

# 2020 BENEFITS PREVIEW

## Medicare Advantage Plans



Plan designs and service areas described in this document are pending government approval and are subject to change. Benefits reflect pending in-network cost sharing. Other limitations and exclusions may apply. Confidential property of UnitedHealth Group. For Agent use only. Not intended for use as marketing material for the general public. Do not distribute, reproduce, edit or delete any portion without the express permission of UnitedHealth Group.



# 2020 Medicare Advantage Plans

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**For final 2020 plan details, refer to the 2020 Summary of Benefits.**

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# A TRUSTED HEALTH CARE LEADER.

Serving Medicare beneficiaries for over 40 years

MEDICARE  
ADVANTAGE

#1

The number one  
Medicare  
Advantage insurer  
by enrollment

MEDICARE  
BENEFICIARIES

12.5M

Proud to serve  
more Medicare  
beneficiaries than  
any other insurer

FORTUNE  
WORLD'S MOST  
ADMIRED  
COMPANIES

Recognized by  
Fortune as one  
of the world's most  
admired companies  
nine years in a row

FORTUNE  
No. 6

Ranked number six  
on Fortune's 2019  
list of top 500  
companies

AARP®

The only company  
to offer Medicare  
plans with the  
AARP® name

# A DISTINCTIVE EXPERIENCE.

Delivering unmatched value



## More Choice More Control

When it comes to Medicare, one size does not fit all. That's why we offer a full portfolio of Medicare products including a broad choice of MA plans designed to fit different needs with both in and out-of-network options.



## Enterprise Capabilities

No other company offers the depth and breadth of UnitedHealth Group, with partners such as Optum and Rally, to deliver innovative technology and digital tools for an unrivaled member experience.



## More Value

We've listened to our agents and members to invest where it matters and offer extra benefits they want — from \$0 PCP visits and \$0 Tier 1 Rx copays, to enhanced dental, eyewear and fitness benefits.



## Compassionate Care

Our member advocates are empowered to deliver best in class customer service with one-call resolution and deliver beyond the basics by scheduling appointments and connecting members to programs designed to make it easier to manage their health.



## Robust Prescription Drug Coverage

Our Medicare Advantage prescription drug coverage is more comprehensive than many stand-alone Part D plans with a broad formulary that includes many market-leading brands and covers the most commonly used generics on Tier 1.



## Member-only Health & Wellness Experience

Renew<sup>®</sup> by UnitedHealthcare<sup>1</sup> offers members access to inspiring tips, learning activities, videos, recipes, interactive health tools and more. And with Renew Rewards, members can earn gift card rewards by completing certain health care and wellness activities such as an annual physical or wellness visit, preventive screenings, a flu shot or achieving daily step goals.<sup>2</sup>

<sup>1</sup>Renew by UnitedHealthcare is not available on all plans.

<sup>2</sup>Reward offerings will vary by member and Renew Rewards is not available on all plans with Renew by UnitedHealthcare

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# PARTNERS IN CARE.

Resources and tools to simplify and enhance the agent experience



## Agent Support & Training

We have a team of Agent Managers and Business Development Managers ready to support you. We also offer ongoing training on a diverse number of topics to help grow your knowledge and business.



## LEAN

LEAN is your go-to enrollment tool for all UnitedHealthcare Medicare plans. Benefits include: Faster enrollment, easier processing and overall a better experience for you. Plus, it goes wherever you go, online or offline\*.

\*AARP Medicare Supplement applications can only be taken while online.



## Jarvis

An intuitive platform to help you find what you need to know and what you need to do – quickly & easily.

- Mobile responsive
- Application Status tracking
- All your tools in one place (UnitedHealthcare Toolkit, LEAN, training, prescription drug list, provider look-up and more!)
- Full portfolio information
- Commissions details
- **New!** Improved navigation for Provider Search
- **New!** Easy access to Health Risk Assessment
- **New!** Podcast landing page – Easy access for listening on the go!



## UnitedHealthcare Toolkit

The UnitedHealthcare Toolkit is faster, easier to navigate and more reliable than ever. Find and order the materials you need to grow your business in a snap.

- **Improved site performance.** Faster load times, quicker ordering and enhanced site reliability
- **Marketing materials at your fingertips.** Three ways to find materials, so you can find what you're looking for quickly and easily
- **Simplified ordering process.** Fewer steps, allowing you to quickly download or request printed materials

# GO AHEAD, TAKE ADVANTAGE.

## Benefits and features that members want

### DISTINCTIVE BENEFITS



#### Dental

Simplified benefit design, expanded coverage, added more out-of-network access, and continue to have the largest dental network



#### Vision

Improved benefits with \$0 eye exams, increased eyewear allowances (with standard lenses included) and exclusive access to Warby Parker™



#### Over-the-Counter (OTC) Catalog

Enhanced catalog benefit with broader selection of products, faster delivery, and lower prices to help credits go further



#### Renew Active™ (Fitness)

UnitedHealthcare exclusive fitness program for body and mind – includes a free gym membership with access to an extensive network of participating gyms, a personalized fitness plan, and an online brain health program



#### Fitbit® Activity Tracker

Members can stay active by tracking their activity, sleep, and more with a free Fitbit Charge 3 or Inspire HR for no cost



#### Personal Emergency Response System

In-home monitoring device that provides members with confidence of knowing they have access to help 24/7



#### Mammograms & Colonoscopies

Now offered at \$0 copay for both preventive and diagnostic to eliminate confusion and reduce member hassle



#### Hearing Aids

Newly launched UnitedHealthcare Hearing combines the best of hi HealthInnovations® and EPIC Hearing Healthcare to provide even more choice in affordable devices, access to an expansive nationwide network or home delivery, and improved service



#### Virtual Visits

Expanded access to virtual medical and mental health visits to offer convenient access to care



#### Transportation

Non-emergency medical rides to a doctor's office or pharmacy at no additional cost to the member

### DISTINCTIVE FEATURES



#### Medicare National Network

Whether at home or traveling, pay in-network costs when you see any doctor in the UnitedHealthcare Medicare National Network<sup>1</sup>



#### Renew Rewards

Members may earn gift card rewards for completing certain health care activities such as an annual physical or wellness visit, preventive screenings, flu shot, or achieving daily activity goals



#### Preferred Pharmacy

In partnership with Walgreens, UnitedHealthcare will launch a Preferred Retail Pharmacy Network for select plans to offer even lower retail copays



#### HouseCalls<sup>SM</sup>

Free yearly in-home visit with a trusted member of our licensed medical staff for members to stay up-to date on their health between doctor's visits

Benefits and features not available on all plans.

<sup>1</sup>Exclusions may apply.

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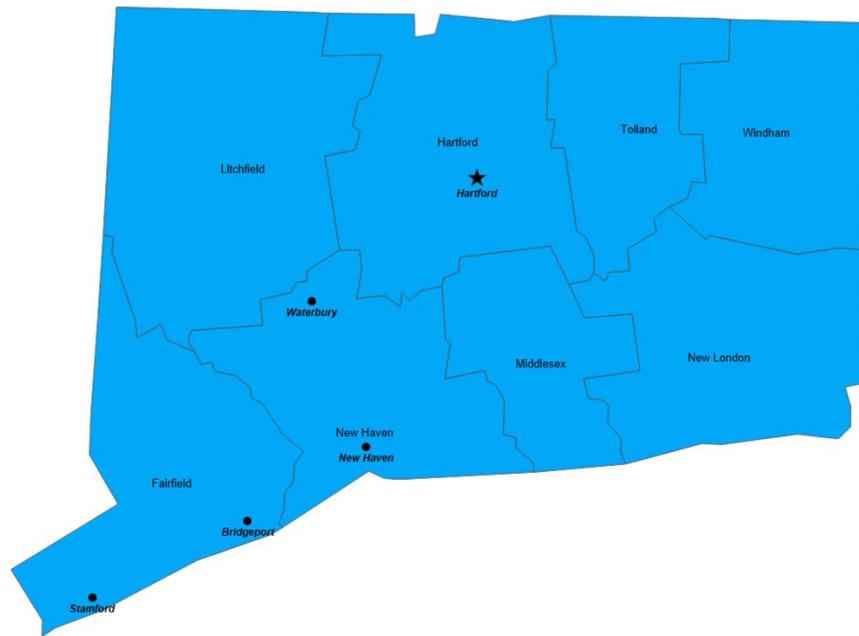
# 2020 Medicare Advantage Plans

Northeast Region



### Connecticut

#### Medicare Advantage 2020 Service Area



● Current Footprint

### State Landscape

Eligibles (as of 2019-05-01)	715,679
<i>Estimated DSNP Eligibles<sup>2</sup></i>	184,028
YOY Eligible Growth <sup>1</sup>	4.6%
MA Penetration <sup>1</sup>	27.5%
YOY MA Enrollment Growth <sup>1</sup>	9.8%
UHC Market Share <sup>1</sup>	36.8%

<sup>1</sup> May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.

<sup>2</sup> UHC Dual SNP service area only; Estimated DSNP Eligibles are projected based on June 2018 CMS.gov data (includes approx. 13K partial duals who may or may not be eligible).

# CONNECTICUT

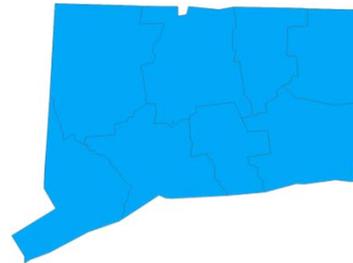
## MARKET LANDSCAPE

**Connecticut:** Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham



Market Landscape	
Eligibles (as of 2019-05-01)	715,679
YOY Eligible Growth	4.6%
MA Non-SNP Penetration	22.8%
YOY MA Non-SNP Enrollment Growth	8.1%
UHC Non-SNP Market Share	34.6%

**Connecticut Dual:** Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham



Market Landscape	
Est. DSNP Eligibles	184,028
DSNP Enrollees	29,603
DSNP Penetration (All Plans)	16.1%
Total UHC DSNP Enrollees	12,049
UHC DSNP Market Share	40.7%

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● Current Footprint



2020

# CONNECTICUT

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Walgreens (PPO)	UnitedHealthcare® Medicare Advantage Plan 3 (HMO)	UnitedHealthcare® Medicare Advantage Plan 2 (HMO)
Plan ID	H3442-001-000  	H0755-033-000	H0755-031-000
Plan Highlights	<b>New!</b> LPPO offers \$0 premium, \$0 PCP with popular ancillaries. \$0 Tier 1 and Tier 2 Rx copays at Walgreens. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	\$0 premium open access plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and low out-of-pocket costs
Service Area	<b>Connecticut:</b> Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham	<b>Connecticut:</b> Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham	<b>Connecticut:</b> Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham
Premium	\$0	\$0	\$29
Max Out-of-Pocket	\$6,700	\$6,700	\$6,000
PCP/Specialist Copay	\$0 / \$40; No Referral Required	\$15 / \$45; No Referral Required	\$10 / \$40; No Referral Required
Inpatient Hospital	\$750 per admit	\$450 days 1-4	\$395 days 1-4
ASC/Outpatient Hosp	\$0 - \$250 / \$0 - \$250	\$0 - \$350 / \$0 - \$400	\$0 - \$250 / \$0 - \$350
Lab Copay	\$0	\$10	\$10
Rx Ded.; Rx Copays	\$0; \$0/\$0/\$47/\$100/33% (Preferred)	\$175 Tiers 4-5; \$3/\$12/\$47/\$100/29%	\$150 Tiers 4-5; \$3/\$12/\$47/\$100/30%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, Virtual Mental Health Visits, NurseLine	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, OTC Catalog, Virtual Visits, Virtual Mental Health Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, Virtual Visits, Virtual Mental Health Visits, NurseLine, Platinum Dental Rider Available

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 New Plan


2020

# CONNECTICUT

## PRODUCT BENEFIT GRID

<b>Plan Name</b>	UnitedHealthcare® Medicare Advantage Plan 1 (HMO)
<b>Plan ID</b>	H0755-030-000
<b>Plan Highlights</b>	Premium plan with low out-of-pocket costs and rich ancillaries
<b>Service Area</b>	<b>Connecticut:</b> Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham
<b>Premium</b>	\$99
<b>Max Out-of-Pocket</b>	\$4,700
<b>PCP/Specialist Copay</b>	\$5 / \$30; No Referral Required
<b>Inpatient Hospital</b>	\$345 days 1-5
<b>ASC/Outpatient Hosp</b>	\$0 - \$200 / \$0 - \$300
<b>Lab Copay</b>	\$10
<b>Rx Ded.; Rx Copays</b>	\$100 Tiers 4-5; \$3/\$12/\$47/\$100/31%
<b>Extra Benefits</b>	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, Virtual Visits, Virtual Mental Health Visits, NurseLine, Platinum Dental Rider Available

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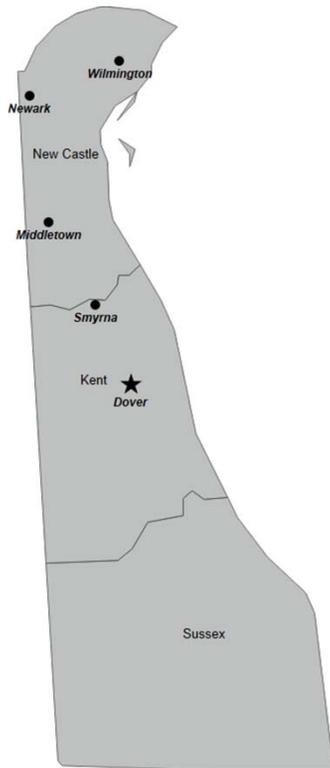
# CONNECTICUT DUAL

## PRODUCT BENEFIT GRID

<b>Plan Name</b>	UnitedHealthcare Dual Complete® (PPO SNP)
<b>Plan ID</b>	H0271-014-000
<b>Plan Highlights</b>	Plan designed for those with both Medicare and Medicaid
<b>Service Area</b>	<b>Connecticut:</b> Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham
<b>Premium</b>	\$0 for Full Duals
<b>Extra Benefits</b>	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, <a href="#">Hearing Aids</a> , Fitness Membership, <a href="#">Preventive &amp; Comprehensive Dental w/ Out-of-Network Access</a> , OTC Catalog, <a href="#">Virtual Visits</a> , <a href="#">Virtual Mental Health Visits</a> , NurseLine, Transportation

## Delaware

### Medicare Advantage 2020 Service Area



● Dual Only Footprint

State Landscape	
Eligibles (as of 2019-05-01)	216,096
<i>Estimated DSNP Eligibles<sup>2</sup></i>	32,034
YOY Eligible Growth <sup>1</sup>	6.2%
MA Penetration <sup>1</sup>	9.6%
YOY MA Enrollment Growth <sup>1</sup>	22.9%
UHC Market Share <sup>1</sup>	13.3%

<sup>1</sup> May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.

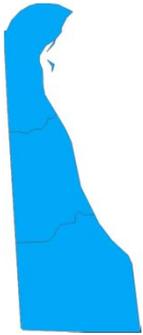
<sup>2</sup> UHC Dual SNP service area only; Estimated DSNP Eligibles are projected based on June 2018 CMS.gov data (includes approx. 8K partial duals who may or may not be eligible).

2020

# DELAWARE

## MARKET LANDSCAPE

Delaware Dual: Kent, New Castle, Sussex



Market Landscape	
Est. DSNP Eligibles	32,034
DSNP Enrollees	3,133
DSNP Penetration (All Plans)	9.8%
Total UHC DSNP Enrollees	2,175
UHC DSNP Market Share	69.4%

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● Current Footprint



2020

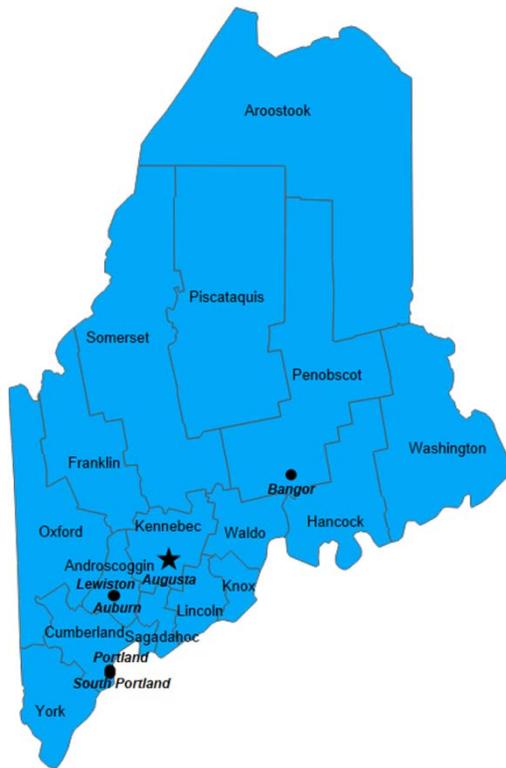
# DELAWARE DUAL

## PRODUCT BENEFIT GRID

<b>Plan Name</b>	UnitedHealthcare Dual Complete® (HMO SNP)
<b>Plan ID</b>	H3113-011-000
<b>Plan Highlights</b>	\$300 per quarter for OTC products with debit card or mail order, \$2,000 dental allowance for covered services, \$1,100 allowance for hearing aids every two years, \$0 copay virtual doctor visits, and \$0 copay virtual visits for mental health using online technology
<b>Service Area</b>	<b>Delaware:</b> Kent, New Castle, Sussex
<b>Premium</b>	\$0 for Full Duals
<b>Extra Benefits</b>	Routine Eye Exam, <a href="#">Eyewear Credit</a> , Routine Hearing Exam, <a href="#">Hearing Aids</a> , Fitness Membership, Preventive & Comprehensive Dental, <a href="#">OTC Debit Card &amp; Catalog</a> , Chiropractic, Personal Emergency Response System, <a href="#">Virtual Visits</a> , <a href="#">Virtual Mental Health Visits</a> , NurseLine, Transportation, <a href="#">Meal Benefit</a>

## Maine

### Medicare Advantage 2020 Service Area



● Current Footprint

### State Landscape

Eligibles (as of 2019-05-01)	358,118
<i>Estimated DSNP Eligibles<sup>2</sup></i>	57,560
YOY Eligible Growth <sup>1</sup>	5.6%
MA Penetration <sup>1</sup>	28.3%
YOY MA Enrollment Growth <sup>1</sup>	18.0%
UHC Market Share <sup>1</sup>	20.1%

<sup>1</sup> May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.

<sup>2</sup> UHC Dual SNP service area only; Estimated DSNP Eligibles are projected based on June 2018 CMS.gov data (includes approx. 7K partial duals who may or may not be eligible).

# MAINE

## MARKET LANDSCAPE

**Maine:** Androscoggin, Aroostook, Cumberland, Franklin, Hancock, Kennebec, Knox, Lincoln, Oxford, Penobscot, Piscataquis, Sagadahoc, Somerset, Waldo, Washington, York



Market Landscape	
Eligibles (as of 2019-05-01)	358,118
YOY Eligible Growth	5.6%
MA Non-SNP Penetration	25.6%
YOY MA Non-SNP Enrollment Growth	13.9%
UHC Non-SNP Market Share	20.3%

**Maine Dual:** Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, York



Market Landscape	
Est. DSNP Eligibles	57,560
DSNP Enrollees	6,817
DSNP Penetration (All Plans)	11.8%
Total UHC DSNP Enrollees	1,555
UHC DSNP Market Share	22.8%

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 Current Footprint



2020

# MAINE

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage Choice (Regional PPO)
Plan ID	H2001-001-000 	H2001-010-000 	R5329-001-000 
Plan Highlights	\$0 premium plan now includes \$0 PCP copay, \$0 Virtual Visits and ancillary benefits consumers desire most. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network. Northern Light Health system now in network	Plan features lower out-of-pocket costs and additional ancillary benefits. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network. Northern Light Health system now in network	See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network. Northern Light Health system now in network
Service Area	<b>Maine:</b> Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, York	<b>Maine:</b> Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, York	Statewide
Premium	\$0	\$59	\$80
Max Out-of-Pocket	\$5,900	\$5,500	\$6,700
PCP/Specialist Copay	\$0 / \$35; No Referral Required	\$0 / \$35; No Referral Required	\$10 / \$45; No Referral Required
Inpatient Hospital	\$280 days 1-7	\$250 days 1-7	\$650 days 1-3
ASC/Outpatient Hosp	\$0 - \$225 / \$0 - \$280	\$0 - \$225 / \$0 - \$250	\$0 - \$295 / \$0 - \$395
Lab Copay	\$5	\$5	\$5
Rx Ded.; Rx Copays	\$250 Tiers 3-5; \$3/\$12/\$47/\$100/28%	\$95 Tiers 3-5; \$3/\$12/\$47/\$100/31%	\$250 Tiers 3-5; \$3/\$12/\$47/\$100/28%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Chiropractic, Virtual Visits, Virtual Mental Health Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, Virtual Visits, Virtual Mental Health Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, Virtual Visits, Virtual Mental Health Visits, NurseLine, Platinum Dental Rider Available

2020

# MAINE DUAL

## PRODUCT BENEFIT GRID

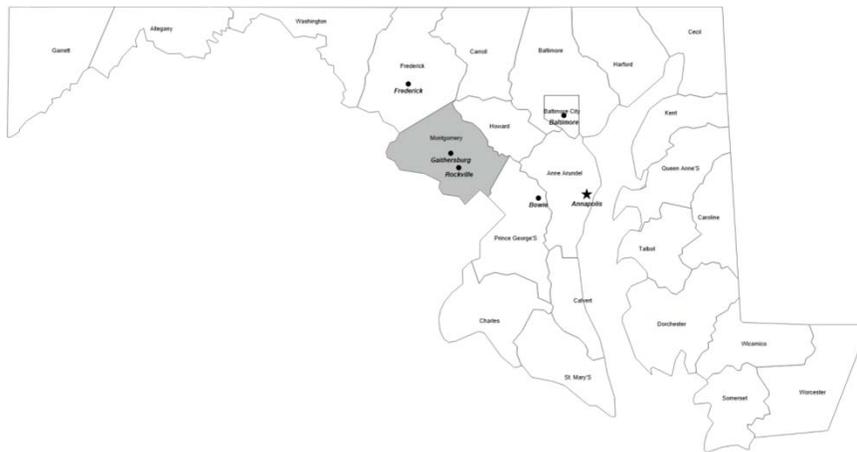
<b>Plan Name</b>	UnitedHealthcare Dual Complete® (PPO SNP)
<b>Plan ID</b>	H0271-006-000
<b>Plan Highlights</b>	Plan designed for those with both Medicare and Medicaid
<b>Service Area</b>	<b>Maine:</b> Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, York
<b>Premium</b>	\$0 for Full Duals
<b>Extra Benefits</b>	Routine Eye Exam, <a href="#">Eyewear Credit</a> , Routine Hearing Exam, <a href="#">Hearing Aids</a> , Fitness Membership, <a href="#">Preventive &amp; Comprehensive Dental w/ Out-of-Network Access</a> , OTC Catalog, Personal Emergency Response System, <a href="#">Virtual Visits</a> , <a href="#">Virtual Mental Health Visits</a> , NurseLine, Transportation

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## Maryland

### Medicare Advantage 2020 Service Area



● Dual Only Footprint

### State Landscape

Eligibles (as of 2019-05-01)	174,450
<i>Estimated DSNP Eligibles<sup>2</sup></i>	22,770
YOY Eligible Growth <sup>1</sup>	6.1%
MA Penetration <sup>1</sup>	8.8%
YOY MA Enrollment Growth <sup>1</sup>	11.2%
UHC Market Share <sup>1</sup>	7.9%

<sup>1</sup> May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.

<sup>2</sup> UHC Dual SNP service area only; Estimated DSNP Eligibles are projected based on June 2018 CMS.gov data (includes approx. 2K partial duals who may or may not be eligible).

2020

# MARYLAND

## MARKET LANDSCAPE

Maryland Dual: Montgomery



Market Landscape	
Est. DSNP Eligibles	22,770
DSNP Enrollees	814
DSNP Penetration (All Plans)	3.6%
Total UHC DSNP Enrollees	442
UHC DSNP Market Share	54.3%

2020

# MARYLAND DUAL

## PRODUCT BENEFIT GRID

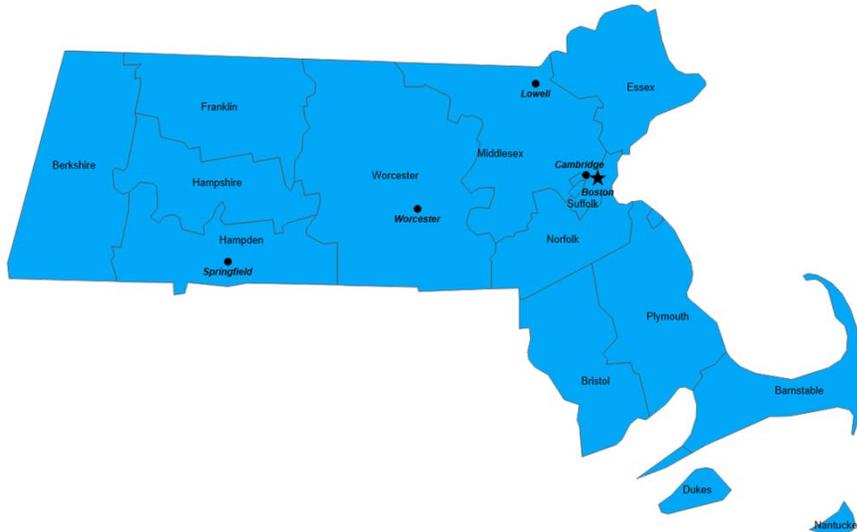
<b>Plan Name</b>	UnitedHealthcare Dual Complete® (HMO SNP)
<b>Plan ID</b>	H4094-001-000
<b>Plan Highlights</b>	\$125 per quarter for OTC products through mail order, \$1,500 dental allowance for covered services, \$0 copay virtual doctor visits, \$1,100 allowance for hearing aids every two years
<b>Service Area</b>	<b>Maryland:</b> Montgomery
<b>Premium</b>	\$0 for Full Duals
<b>Extra Benefits</b>	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, <b>Hearing Aids</b> , <b>Preventive &amp; Comprehensive Dental</b> , OTC Catalog, <b>Virtual Visits</b> , NurseLine, Transportation, Caregiver Support

# MASSACHUSETTS

## STATE LANDSCAPE

### Massachusetts

Medicare Advantage 2020 Service Area



● Current Footprint

### State Landscape

Eligibles (as of 2019-05-01)	1,399,284
<i>Estimated DSNP Eligibles<sup>2</sup></i>	295,105
YOY Eligible Growth <sup>1</sup>	4.7%
MA Penetration <sup>1</sup>	20.3%
YOY MA Enrollment Growth <sup>1</sup>	8.4%
UHC Market Share <sup>1</sup>	17.5%

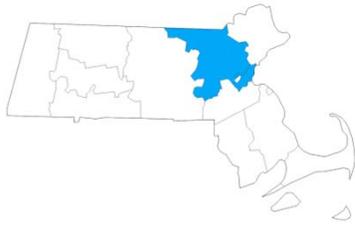
<sup>1</sup> May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.

<sup>2</sup> UHC Dual SNP service area only; Estimated DSNP Eligibles are projected based on June 2018 CMS.gov data (includes approx. 18K partial duals who may or may not be eligible).

# MASSACHUSETTS

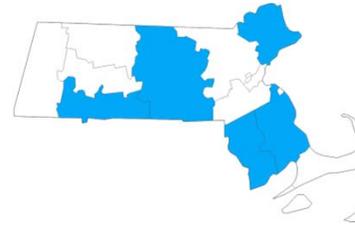
## MARKET LANDSCAPE

### Greater Boston: Middlesex, Suffolk



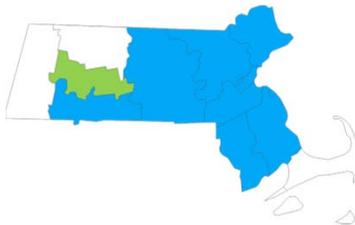
Market Landscape	
Eligibles (as of 2019-05-01)	401,231
YOY Eligible Growth	4.5%
MA Non-SNP Penetration	15.0%
YOY MA Non-SNP Enrollment Growth	5.8%
UHC Non-SNP Market Share	16.7%

### Outside of Greater Boston: Bristol, Essex, Hampden, Plymouth, Worcester



Market Landscape	
Eligibles (as of 2019-05-01)	679,039
YOY Eligible Growth	4.6%
MA Non-SNP Penetration	15.9%
YOY MA Non-SNP Enrollment Growth	6.6%
UHC Non-SNP Market Share	16.0%

### Massachusetts Dual: Bristol, Essex, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester



Market Landscape	
Est. DSNP Eligibles	295,105
DSNP Enrollees	53,364
DSNP Penetration (All Plans)	18.1%
Total UHC DSNP Enrollees	18,147
UHC DSNP Market Share	34.0%

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- Current Footprint
- Footprint Expansion



2020

# GREATER BOSTON

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H3442-003-000  	H1944-001-000	H1944-004-000
Plan Highlights	<b>New!</b> LPPO offers \$0 premium, \$0 PCP with popular ancillaries. \$0 Tier 1 Rx copays at Walgreens. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and low out-of-pocket costs
Service Area	<b>Massachusetts:</b> Middlesex, Suffolk	<b>Massachusetts:</b> Middlesex, Suffolk	<b>Massachusetts:</b> Middlesex, Suffolk
Premium	\$0	\$0	\$42
Max Out-of-Pocket	\$6,700	\$5,700	\$4,500
PCP/Specialist Copay	\$0 / \$45; No Referral Required	\$0 / \$45; Referral Required	\$10 / \$40; Referral Required
Inpatient Hospital	\$370 days 1-5	\$350 days 1-5	\$295 days 1-6
ASC/Outpatient Hosp	\$0 - \$295 / \$0 - \$295	\$0 - \$345 / \$0 - \$345	\$0 - \$275 / \$0 - \$275
Lab Copay	\$0	\$10	\$10
Rx Ded.; Rx Copays	\$195 Tiers 3-5; \$0/\$5/\$47/\$100/29% (Preferred)	\$295 Tiers 3-5; \$3/\$12/\$47/\$100/27%	\$295 Tiers 3-5; \$3/\$12/\$47/\$100/27%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, Virtual Mental Health Visits, NurseLine	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, OTC Catalog, Virtual Visits, Virtual Mental Health Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Virtual Visits, Virtual Mental Health Visits, NurseLine, Platinum Dental Rider Available

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 New Plan


2020

# GREATER BOSTON

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 3 (HMO)	AARP® Medicare Advantage Choice (Regional PPO)
Plan ID	H1944-021-000	R7444-001-000 
Plan Highlights	Mid premium plan with low out-of-pocket costs and rich ancillary benefits	Open access plan for those seeking provider choice state-wide and across the country. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	<b>Massachusetts:</b> Middlesex, Suffolk	Statewide
Premium	\$76	\$47
Max Out-of-Pocket	<b>\$4,200</b>	\$5,500
PCP/Specialist Copay	\$10 / \$30; Referral Required	\$15 / \$45; No Referral Required
Inpatient Hospital	\$275 days 1-5	\$395 days 1-4
ASC/Outpatient Hosp	<b>\$0 - \$250 / \$0 - \$250</b>	<b>\$0 - \$395 / \$0 - \$395</b>
Lab Copay	\$10	\$10
Rx Ded.; Rx Copays	<b>\$195 Tiers 3-5; \$3/\$10/\$47/\$100/29%</b>	\$295 Tiers 3-5; \$3/\$12/\$47/\$100/27%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Preventive Dental, Virtual Visits, Virtual Mental Health Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Preventive Dental w/ Out-of-Network Access, Virtual Visits, Virtual Mental Health Visits, NurseLine, Platinum Dental Rider Available, Fitness Rider Available

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2020

# OUTSIDE OF GREATER BOSTON

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H3442-004-000  	H1944-005-000	H1944-006-000
Plan Highlights	<b>New!</b> LPPO offers \$0 premium, \$0 PCP with popular ancillaries. \$0 Tier 1 Rx copays at Walgreens. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and low out-of-pocket costs
Service Area	<b>Massachusetts:</b> Bristol, Essex, Hampden, Plymouth, Worcester	<b>Massachusetts:</b> Bristol, Essex, Hampden, Plymouth, Worcester	<b>Massachusetts:</b> Bristol, Essex, Hampden, Plymouth, Worcester
Premium	\$0	\$0	\$49
Max Out-of-Pocket	\$6,700	\$5,700	\$4,900
PCP/Specialist Copay	\$0 / \$45; No Referral Required	\$0 / \$45; Referral Required	\$10 / \$40; Referral Required
Inpatient Hospital	\$370 days 1-5	\$350 days 1-5	\$325 days 1-5
ASC/Outpatient Hosp	\$0 - \$295 / \$0 - \$295	\$0 - \$295 / \$0 - \$295	\$0 - \$275 / \$0 - \$275
Lab Copay	\$0	\$10	\$10
Rx Ded.; Rx Copays	\$195 Tiers 3-5; \$0/\$5/\$47/\$100/29% (Preferred)	\$250 Tiers 3-5; \$3/\$12/\$47/\$100/28%	\$225 Tiers 3-5; \$3/\$12/\$47/\$100/29%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, Virtual Mental Health Visits, NurseLine	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, OTC Catalog, Virtual Visits, Virtual Mental Health Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Virtual Visits, Virtual Mental Health Visits, NurseLine, Platinum Dental Rider Available

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 New Plan


2020

# OUTSIDE OF GREATER BOSTON

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 3 (HMO)	AARP® Medicare Advantage Choice (Regional PPO)
Plan ID	H1944-022-000	R7444-001-000 
Plan Highlights	Mid premium plan with low out-of-pocket costs and rich ancillary benefits	Open access plan for those seeking provider choice state-wide and across the country. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	<b>Massachusetts:</b> Bristol, Essex, Hampden, Plymouth, Worcester	Statewide
Premium	\$79	\$47
Max Out-of-Pocket	\$4,200	\$5,500
PCP/Specialist Copay	\$10 / \$30; Referral Required	\$15 / \$45; No Referral Required
Inpatient Hospital	\$275 days 1-5	\$395 days 1-4
ASC/Outpatient Hosp	\$0 - \$250 / \$0 - \$250	\$0 - \$395 / \$0 - \$395
Lab Copay	\$10	\$10
Rx Ded.; Rx Copays	\$120 Tiers 3-5; \$3/\$10/\$47/\$100/30%	\$295 Tiers 3-5; \$3/\$12/\$47/\$100/27%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Virtual Visits, Virtual Mental Health Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Preventive Dental w/ Out-of-Network Access, Virtual Visits, Virtual Mental Health Visits, NurseLine, Platinum Dental Rider Available, Fitness Rider Available

2020

# MASSACHUSETTS DUAL

## PRODUCT BENEFIT GRID

<b>Plan Name</b>	UnitedHealthcare® Senior Care Options (HMO SNP)
<b>Plan ID</b>	H2226-001-000
<b>Plan Highlights</b>	\$150 per quarter for OTC products with debit card or mail order, \$0 copay virtual doctor visits, unlimited non-emergency medical transportation to plan approved locations, and SilverSneakers fitness membership
<b>Service Area</b>	<b>Massachusetts:</b> Bristol, Essex, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester
<b>Premium</b>	\$0 for Full Duals
<b>Extra Benefits</b>	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Membership, OTC Debit Card & Catalog, Virtual Visits, Transportation

# NEW HAMPSHIRE

## STATE LANDSCAPE

### New Hampshire

Medicare Advantage 2020 Service Area



● Current Footprint

### State Landscape

Eligibles (as of 2019-05-01)	317,576
YOY Eligible Growth <sup>1</sup>	6.3%
MA Penetration <sup>1</sup>	11.3%
YOY MA Enrollment Growth <sup>1</sup>	30.9%
UHC Market Share <sup>1</sup>	43.6%

<sup>1</sup> May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.

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2020

# NEW HAMPSHIRE

## MARKET LANDSCAPE

**New Hampshire:** Belknap, Carroll, Cheshire, Coos, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan



Market Landscape	
Eligibles (as of 2019-05-01)	317,576
YOY Eligible Growth	6.3%
MA Non-SNP Penetration	11.2%
YOY MA Non-SNP Enrollment Growth	30.6%
UHC Non-SNP Market Share	43.1%

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● Current Footprint



2020

# NEW HAMPSHIRE

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 4 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Plan 3 (HMO)
Plan ID	H1944-031-000	H1944-017-000	H1944-019-000
Plan Highlights	<b>New!</b> HMO offers \$0 premium, \$0 PCP with popular ancillaries. Plan includes \$750 medical deductible	Low premium plan for those shopping on value and low out-of-pocket costs. Now available in Merrimack County!	Premium plan with lower out-of-pocket costs and rich ancillary benefits. Now available in Merrimack County!
Service Area	<b>New Hampshire:</b> Belknap, Carroll, Cheshire, Coos, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan	<b>New Hampshire:</b> Belknap, Carroll, Cheshire, Coos, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan	<b>New Hampshire:</b> Belknap, Carroll, Cheshire, Coos, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan
Premium	\$0	\$34	\$69
Max Out-of-Pocket	\$6,700	\$6,700	\$5,900
PCP/Specialist Copay	\$0 / \$30; No Referral Required	\$0 / \$45; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$750 per admit	\$350 days 1-5	\$650 days 1-3
ASC/Outpatient Hosp	\$0 - \$250 / \$0 - \$350	\$0 - \$295 / \$0 - \$350	\$0 - \$295 / \$0 - \$395
Lab Copay	\$5	\$5	\$5
Rx Ded.; Rx Copays	\$0; \$3/\$12/\$47/\$100/33%	\$350 Tiers 4-5; \$3/\$12/\$47/\$100/26%	\$100 Tiers 4-5; \$3/\$12/\$47/\$100/31%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Virtual Visits, Virtual Mental Health Visits, NurseLine	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Virtual Visits, Virtual Mental Health Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Virtual Visits, Virtual Mental Health Visits, NurseLine, Platinum Dental Rider Available

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 New Plan


2020

# NEW HAMPSHIRE

## PRODUCT BENEFIT GRID

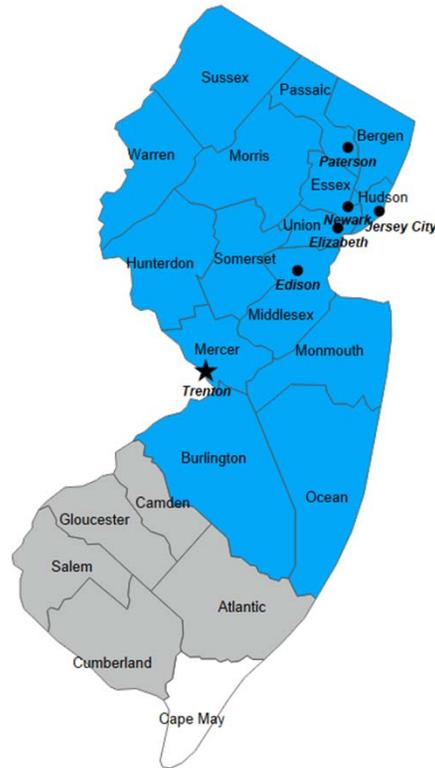
Plan Name	UnitedHealthcare® Medicare Advantage Assure (PPO)	AARP® Medicare Advantage Choice (Regional PPO)
Plan ID	H0271-007-000	R5329-001-000 
Plan Highlights	Plan designed for those with both Medicare and Medicaid - best for Full Duals	See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	<b>New Hampshire:</b> Belknap, Carroll, <b>Cheshire</b> , Coos, Grafton, Hillsborough, <b>Merrimack</b> , Rockingham, Strafford, Sullivan	Statewide
Premium	\$0 for Full Duals	\$80
Max Out-of-Pocket	\$6,700	\$6,700
PCP/Specialist Copay	\$0 for Full Duals / \$0 for Full Duals; No Referral Required	\$10 / \$45; No Referral Required
Inpatient Hospital	\$0 for Full Duals	\$650 days 1-3
ASC/Outpatient Hosp	\$0 for Full Duals	\$0 - \$295 / \$0 - \$395
Lab Copay	\$0 for Full Duals	\$5
Rx Ded.; Rx Copays	Varies by LIS Level	\$250 Tiers 3-5; \$3/\$12/\$47/\$100/28%
Extra Benefits	Routine Eye Exam, <b>Eyewear Credit</b> , Routine Hearing Exam, <b>Hearing Aids</b> , Fitness Membership, <b>Preventive &amp; Comprehensive Dental w/ Out-of-Network Access</b> , OTC Catalog, Personal Emergency Response System, <b>Virtual Visits</b> , <b>Virtual Mental Health Visits</b> , NurseLine, Transportation	<b>Routine Eye Exam</b> , Routine Hearing Exam, <b>Hearing Aids</b> , Fitness Membership, Preventive Dental w/ Out-of-Network Access, <b>Virtual Visits</b> , <b>Virtual Mental Health Visits</b> , NurseLine, Platinum Dental Rider Available

# NEW JERSEY

## STATE LANDSCAPE

### New Jersey

Medicare Advantage 2020 Service Area



- Current Footprint
- Dual Only Footprint

State Landscape	
Eligibles (as of 2019-05-01)	1,687,888
<i>Estimated DSNP Eligibles<sup>2</sup></i>	227,216
YOY Eligible Growth <sup>1</sup>	5.0%
MA Penetration <sup>1</sup>	16.1%
YOY MA Enrollment Growth <sup>1</sup>	13.9%
UHC Market Share <sup>1</sup>	44.6%

<sup>1</sup> May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.  
<sup>2</sup> UHC Dual SNP service area only; Estimated DSNP Eligibles are projected based on June 2018 CMS.gov data (includes approx. 25K partial duals who may or may not be eligible).



# NEW JERSEY

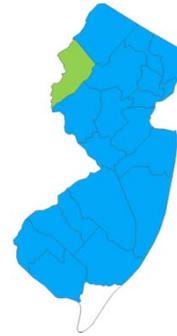
## MARKET LANDSCAPE

**New Jersey:** Bergen, Burlington, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren



Market Landscape	
Eligibles (as of 2019-05-01)	1,421,674
YOY Eligible Growth	5.1%
MA Non-SNP Penetration	13.5%
YOY MA Non-SNP Enrollment Growth	10.1%
UHC Non-SNP Market Share	49.2%

**New Jersey Dual:** Atlantic, Bergen, Burlington, Camden, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, Union, **Warren**



Market Landscape	
Est. DSNP Eligibles	227,216
DSNP Enrollees	46,243
DSNP Penetration (All Plans)	20.4%
Total UHC DSNP Enrollees	23,351
UHC DSNP Market Share	50.5%

2020

# NEW JERSEY

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 3 (HMO)	AARP® Medicare Advantage Plan 4 (HMO)
Plan ID	H0755-040-001	H0755-041-001	H0755-042-001
Plan Highlights	\$0 premium open access plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and low out-of-pocket costs	Premium plan with low out-of-pocket costs and rich ancillaries
Service Area	<b>New Jersey:</b> Bergen, Essex, Hudson, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren	<b>New Jersey:</b> Bergen, Essex, Hudson, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren	<b>New Jersey:</b> Bergen, Essex, Hudson, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren
Premium	\$0	\$39	\$81
Max Out-of-Pocket	\$6,700	\$6,700	\$6,700
PCP/Specialist Copay	\$5 / \$45; No Referral Required	\$5 / \$20; No Referral Required	\$0 / \$20; No Referral Required
Inpatient Hospital	\$390 days 1-5	\$295 days 1-5	\$225 days 1-5
ASC/Outpatient Hosp	\$0 - \$295 / \$0 - \$295	\$0 - \$250 / \$0 - \$250	\$0 - \$225 / \$0 - \$225
Lab Copay	\$5	\$5	\$5
Rx Ded.; Rx Copays	\$240 Tiers 3-5; \$2/\$12/\$45/\$95/28%	\$200 Tiers 3-5; \$2/\$10/\$47/\$95/29%	\$150 Tiers 3-5; \$2/\$10/\$47/\$95/30%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Virtual Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Virtual Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Virtual Visits, NurseLine, Platinum Dental Rider Available

2020

# NEW JERSEY

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 3 (HMO)	AARP® Medicare Advantage Plan 4 (HMO)
Plan ID	H0755-040-002	H0755-041-002	H0755-042-002
Plan Highlights	\$0 premium open access plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and low out-of-pocket costs	Premium plan with low out-of-pocket costs and rich ancillaries
Service Area	<b>New Jersey:</b> Burlington, Hunterdon, Mercer	<b>New Jersey:</b> Burlington, Hunterdon, Mercer	<b>New Jersey:</b> Burlington, Hunterdon, Mercer
Premium	\$0	\$39	\$81
Max Out-of-Pocket	\$6,700	\$6,700	\$6,700
PCP/Specialist Copay	\$10 / \$50; No Referral Required	\$5 / \$25; No Referral Required	\$0 / \$25; No Referral Required
Inpatient Hospital	\$390 days 1-5	\$295 days 1-6	\$250 days 1-5
ASC/Outpatient Hosp	\$0 - \$295 / \$0 - \$295	\$0 - \$250 / \$0 - \$250	\$0 - \$225 / \$0 - \$225
Lab Copay	\$5	\$5	\$5
Rx Ded.; Rx Copays	\$240 Tiers 3-5; \$2/\$12/\$45/\$95/28%	\$200 Tiers 3-5; \$2/\$10/\$47/\$95/29%	\$150 Tiers 3-5; \$2/\$10/\$47/\$95/30%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Virtual Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Virtual Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Virtual Visits, NurseLine, Platinum Dental Rider Available

2020

# NEW JERSEY

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Essential (HMO)
Plan ID	H0755-038-000	H0755-037-000
Plan Highlights	\$0 premium open access plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA coverage. Plan offers monthly Part B premium rebate
Service Area	<b>New Jersey:</b> Essex, Ocean	<b>New Jersey:</b> Bergen, Burlington, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren
Premium	\$0	\$0; Part B Rebate: \$30
Max Out-of-Pocket	\$6,700	\$6,700
PCP/Specialist Copay	\$5 / \$25; No Referral Required	\$5 / \$30; No Referral Required
Inpatient Hospital	\$345 days 1-5	\$390 days 1-5
ASC/Outpatient Hosp	\$0 - \$295 / \$0 - \$295	\$0 - \$325 / \$0 - \$325
Lab Copay	\$5	\$5
Rx Ded.; Rx Copays	\$200 Tiers 3-5; \$2/\$12/\$47/\$100/29%	Not Covered
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Virtual Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Virtual Visits, NurseLine, Platinum Dental Rider Available

2020

# NEW JERSEY DUAL

## PRODUCT BENEFIT GRID

<b>Plan Name</b>	UnitedHealthcare Dual Complete® ONE (HMO SNP)
<b>Plan ID</b>	H3113-005-000
<b>Plan Highlights</b>	\$300 per quarter for OTC products with debit card plus additional \$225 through mail order, \$0 copay virtual doctor visits
<b>Service Area</b>	<b>New Jersey:</b> Atlantic, Bergen, Burlington, Camden, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, Union, <b>Warren</b>
<b>Premium</b>	\$0 for Full Duals
<b>Extra Benefits</b>	Fitness Membership, OTC Catalog, <b>OTC Debit Card</b> , Personal Emergency Response System, <b>Virtual Visits</b> , NurseLine, Meal Benefit, Caregiver Support

# NEW YORK

## STATE LANDSCAPE

### New York

Medicare Advantage 2020 Service Area



● Current Footprint

### State Landscape

Eligibles (as of 2019-05-01)	3,810,346
<i>Estimated DSNP Eligibles<sup>2</sup></i>	914,549
YOY Eligible Growth <sup>1</sup>	4.7%
MA Penetration <sup>1</sup>	32.1%
YOY MA Enrollment Growth <sup>1</sup>	5.7%
UHC Market Share <sup>1</sup>	26.6%

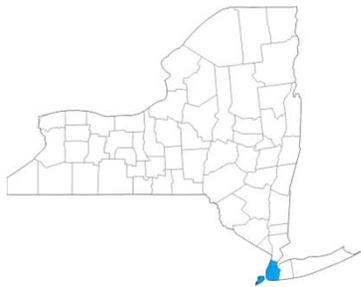
<sup>1</sup> May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.  
<sup>2</sup> UHC Dual SNP service area only; Estimated DSNP Eligibles are projected based on June 2018 CMS.gov data (includes approx. 87K partial duals who may or may not be eligible).



# NEW YORK

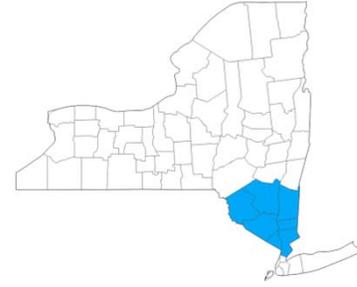
## MARKET LANDSCAPE

### New York City: Bronx, Kings, New York, Queens, Richmond



Market Landscape	
Eligibles (as of 2019-05-01)	1,394,894
YOY Eligible Growth	5.2%
MA Non-SNP Penetration	19.7%
YOY MA Non-SNP Enrollment Growth	-0.1%
UHC Non-SNP Market Share	27.7%

### New York Hudson Valley: Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster, Westchester



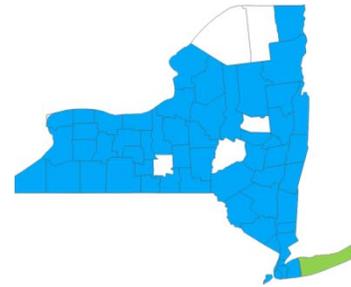
Market Landscape	
Eligibles (as of 2019-05-01)	458,898
YOY Eligible Growth	4.9%
MA Non-SNP Penetration	14.7%
YOY MA Non-SNP Enrollment Growth	5.2%
UHC Non-SNP Market Share	41.3%

**New York Upstate:** Albany, Allegany, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Erie, Essex, Franklin, Fulton, Genesee, Greene, Hamilton, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Montgomery, Nassau, Niagara, Oneida, Onondaga, Ontario, Orleans, Oswego, Otsego, Rensselaer, St. Lawrence, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, Steuben, Suffolk, Tioga, Tompkins, Warren, Washington, Wayne, Wyoming, Yates



Market Landscape	
Eligibles (as of 2019-05-01)	1,956,554
YOY Eligible Growth	4.3%
MA Non-SNP Penetration	27.9%
YOY MA Non-SNP Enrollment Growth	4.3%
UHC Non-SNP Market Share	18.3%

**New York Dual:** Albany, Allegany, Bronx, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Dutchess, Erie, Essex, Genesee, Greene, Hamilton, Herkimer, Jefferson, Kings, Lewis, Livingston, Madison, Monroe, Montgomery, Nassau, New York, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, Steuben, Suffolk, Sullivan, Tioga, Ulster, Warren, Washington, Wayne, Westchester, Wyoming, Yates



Market Landscape	
Est. DSNP Eligibles	914,549
DSNP Enrollees	309,341
DSNP Penetration (All Plans)	33.8%
Total UHC DSNP Enrollees	108,451
UHC DSNP Market Share	35.1%

2020

# NEW YORK CITY

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Mosaic (HMO)
Plan ID	H3379-001-000	H3307-002-000	H3307-015-000
Plan Highlights	Low premium plan for those shopping on value and low out-of-pocket costs	Premium plan with low out-of-pocket costs and rich ancillaries	HMO offers \$0 premium, \$0 PCP with popular ancillaries. Plan includes \$500 medical deductible. Limited network
Service Area	<b>New York:</b> Bronx, Kings, New York, Queens, Richmond	<b>New York:</b> Bronx, Kings, New York, Queens, Richmond	<b>New York:</b> Kings, New York, Queens
Premium	\$29	\$49	\$0
Max Out-of-Pocket	\$6,700	\$6,700	\$6,700
PCP/Specialist Copay	\$30 / \$50; No Referral Required	\$20 / \$50; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$390 days 1-5	\$390 days 1-5	\$345 days 1-5
ASC/Outpatient Hosp	\$0 - \$390 / \$0 - \$390	\$0 - \$390 / \$0 - \$390	\$0 - \$325 / \$0 - \$325
Lab Copay	\$10	\$10	\$10
Rx Ded.; Rx Copays	\$415 Tiers 3-5; \$3/\$12/\$47/\$100/25%	\$395 Tiers 3-5; \$3/\$12/\$47/\$100/25%	\$250 Tiers 3-5; \$3/\$12/\$47/\$100/28%
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Virtual Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Virtual Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Virtual Visits, NurseLine, Platinum Dental Rider Available

2020

# NEW YORK CITY

## PRODUCT BENEFIT GRID

<b>Plan Name</b>	AARP® Medicare Advantage Essential (HMO)
<b>Plan ID</b>	H3307-018-000
<b>Plan Highlights</b>	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA coverage
<b>Service Area</b>	<b>New York:</b> Bronx, Kings, New York, Orange, Queens, Richmond, Rockland, Westchester
<b>Premium</b>	\$0
<b>Max Out-of-Pocket</b>	\$6,700
<b>PCP/Specialist Copay</b>	\$20 / \$40; No Referral Required
<b>Inpatient Hospital</b>	\$345 days 1-5
<b>ASC/Outpatient Hosp</b>	\$0 - \$320 / \$0 - \$320
<b>Lab Copay</b>	\$10
<b>Rx Ded.; Rx Copays</b>	Not Covered
<b>Extra Benefits</b>	Routine Eye Exam, <a href="#">Eyewear Credit</a> , <a href="#">Routine Hearing Exam</a> , <a href="#">Hearing Aids</a> , Fitness Membership, Preventive Dental, Virtual Visits, NurseLine, <a href="#">Platinum Dental Rider Available</a>

2020

# NEW YORK HUDSON VALLEY

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage (HMO)
Plan ID	H3307-012-000	H3307-023-000	H3307-025-000
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Premium plan with low out-of-pocket costs and rich ancillary benefits	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare
Service Area	<b>New York:</b> Orange, Rockland, Westchester	<b>New York:</b> Orange, Rockland, Westchester	<b>New York:</b> Dutchess, Putnam, Sullivan, Ulster
Premium	\$0	\$75	\$0
Max Out-of-Pocket	\$6,700	\$6,700	\$6,700
PCP/Specialist Copay	\$20 / \$50; No Referral Required	\$10 / \$40; No Referral Required	\$10 / \$50; No Referral Required
Inpatient Hospital	\$465 days 1-4	\$390 days 1-5	\$465 days 1-4
ASC/Outpatient Hosp	\$0 - \$390 / \$0 - \$390	\$0 - \$390 / \$0 - \$390	\$0 - \$465 / \$0 - \$465
Lab Copay	\$10	\$10	\$7
Rx Ded.; Rx Copays	\$395 Tiers 3-5; \$3/\$12/\$47/\$100/25%	\$295 Tiers 3-5; \$3/\$12/\$47/\$100/27%	\$395 Tiers 3-5; \$3/\$12/\$47/\$100/25%
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Virtual Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Virtual Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Virtual Visits, NurseLine, Platinum Dental Rider Available

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2020

# NEW YORK UPSTATE

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage (HMO)
Plan ID	H3379-039-000	H3379-040-000	H3379-041-000
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare
Service Area	<b>New York:</b> Broome, Cayuga, Madison, Oneida, Onondaga	<b>New York:</b> Erie, Genesee, Niagara, Orleans, Wyoming	<b>New York:</b> Monroe, Wayne
Premium	\$0	\$0	\$0
Max Out-of-Pocket	\$6,700	\$6,700	\$6,700
PCP/Specialist Copay	\$5 / \$40; No Referral Required	\$10 / \$40; No Referral Required	\$15 / \$50; No Referral Required
Inpatient Hospital	\$385 days 1-5	\$350 days 1-5	\$390 days 1-5
ASC/Outpatient Hosp	\$0 - \$360 / \$0 - \$360	\$0 - \$350 / \$0 - \$350	\$0 - \$390 / \$0 - \$390
Lab Copay	\$7	\$7	\$7
Rx Ded.; Rx Copays	\$195 Tiers 3-5; \$3/\$12/\$47/\$100/29%	\$295 Tiers 3-5; \$3/\$12/\$47/\$100/27%	\$395 Tiers 3-5; \$3/\$12/\$47/\$100/25%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Virtual Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Virtual Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Virtual Visits, NurseLine, Platinum Dental Rider Available

2020

# NEW YORK UPSTATE

## PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare® Medicare Advantage Choice Plan 1 (Regional PPO)	UnitedHealthcare® Medicare Advantage Choice Plan 3 (Regional PPO)	UnitedHealthcare® Medicare Advantage Choice Plan 4 (Regional PPO)
Plan ID	R5342-001-000 	R5342-005-000 	R5342-006-000 
Plan Highlights	Open access plan for those seeking provider choice state-wide and across the country. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	Open access plan for those seeking provider choice state-wide and across the country. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	Open access plan for those seeking provider choice state-wide and across the country. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	Statewide	Statewide	Statewide
Premium	\$16	\$46	\$79
Max Out-of-Pocket	\$6,700	\$6,700	\$6,700
PCP/Specialist Copay	\$0 / \$45; No Referral Required	\$0 / \$40; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$375 days 1-5	\$360 days 1-5	\$315 days 1-5
ASC/Outpatient Hosp	\$0 - \$325 / \$0 - \$325	\$0 - \$295 / \$0 - \$295	\$0 - \$295 / \$0 - \$295
Lab Copay	\$10	\$10	\$10
Rx Ded.; Rx Copays	\$300 Tiers 3-5; \$3/\$12/\$47/\$100/27%	\$275 Tiers 3-5; \$3/\$12/\$47/\$100/28%	\$150 Tiers 3-5; \$3/\$12/\$47/\$100/30%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, Virtual Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, Virtual Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, Virtual Visits, NurseLine, Platinum Dental Rider Available

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2020

# NEW YORK UPSTATE

## PRODUCT BENEFIT GRID

<b>Plan Name</b>	UnitedHealthcare® Medicare Advantage Essential (Regional PPO)
<b>Plan ID</b>	R5342-002-000 
<b>Plan Highlights</b>	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA coverage. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
<b>Service Area</b>	Statewide
<b>Premium</b>	\$0
<b>Max Out-of-Pocket</b>	\$6,700
<b>PCP/Specialist Copay</b>	\$0 / \$25; No Referral Required
<b>Inpatient Hospital</b>	\$345 days 1-4
<b>ASC/Outpatient Hosp</b>	\$0 - \$250 / \$0 - \$250
<b>Lab Copay</b>	\$10
<b>Rx Ded.; Rx Copays</b>	Not Covered
<b>Extra Benefits</b>	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine, Platinum Dental Rider Available

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2020

# NEW YORK DUAL

## PRODUCT BENEFIT GRID

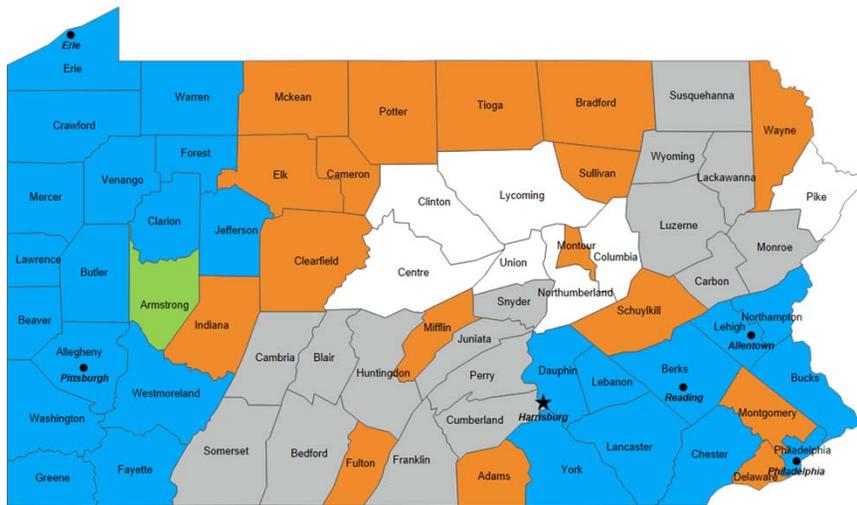
<b>Plan Name</b>	UnitedHealthcare Dual Complete® (HMO SNP)
<b>Plan ID</b>	H3387-010-000
<b>Plan Highlights</b>	\$100 per month for OTC products with debit card, \$1,000 dental allowance for covered services, \$1,100 allowance for hearing aids every two years and up to 20 visits per year for Chiropractic and Acupuncture combined. Suffolk expansion county has an estimated 36,000 eligibles
<b>Service Area</b>	<b>New York:</b> Albany, Allegany, Bronx, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Dutchess, Erie, Essex, Genesee, Greene, Hamilton, Herkimer, Jefferson, Kings, Lewis, Livingston, Madison, Monroe, Montgomery, Nassau, New York, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, Steuben, Suffolk, Sullivan, Tioga, Ulster, Warren, Washington, Wayne, Westchester, Wyoming, Yates
<b>Premium</b>	\$0 for Full Duals
<b>Extra Benefits</b>	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Debit Card, Acupuncture/Chiropractic, Personal Emergency Response System, Virtual Visits, Meal Benefit

# PENNSYLVANIA

## STATE LANDSCAPE

### Pennsylvania

Medicare Advantage 2020 Service Area



- Current Footprint
- Footprint Expansion
- Dual Only Footprint
- Dual Only Expansion

### State Landscape

Eligibles (as of 2019-05-01)	2,727,367
<i>Estimated DSNP Eligibles<sup>2</sup></i>	460,768
YOY Eligible Growth <sup>1</sup>	4.1%
MA Penetration <sup>1</sup>	32.8%
YOY MA Enrollment Growth <sup>1</sup>	4.9%
UHC Market Share <sup>1</sup>	5.3%

<sup>1</sup> May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.  
<sup>2</sup> UHC Dual SNP service area only; Estimated DSNP Eligibles are projected based on June 2018 CMS.gov data (includes approx. 79K partial duals who may or may not be eligible).

# PENNSYLVANIA

## MARKET LANDSCAPE

### Greater Philadelphia: Bucks, Chester, Philadelphia



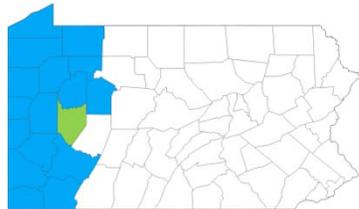
Market Landscape	
Eligibles (as of 2019-05-01)	514,520
YOY Eligible Growth	4.4%
MA Non-SNP Penetration	22.9%
YOY MA Non-SNP Enrollment Growth	3.5%
UHC Non-SNP Market Share	3.6%

### Outside Philadelphia: Berks, Dauphin, Lancaster, Lebanon, Lehigh, Northampton, York



Market Landscape	
Eligibles (as of 2019-05-01)	542,230
YOY Eligible Growth	4.6%
MA Non-SNP Penetration	23.3%
YOY MA Non-SNP Enrollment Growth	6.3%
UHC Non-SNP Market Share	5.9%

### Western Pennsylvania: Allegheny, Armstrong, Beaver, Butler, Clarion, Crawford, Erie, Fayette, Forest, Greene, Jefferson, Lawrence, Mercer, Venango, Warren, Washington, Westmoreland



Market Landscape	
Eligibles (as of 2019-05-01)	758,841
YOY Eligible Growth	3.5%
MA Non-SNP Penetration	38.8%
YOY MA Non-SNP Enrollment Growth	3.6%
UHC Non-SNP Market Share	4.7%

### Pennsylvania Dual: Adams, Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bradford, Bucks, Butler, Cambria, Cameron, Carbon, Chester, Clarion, Clearfield, Crawford, Cumberland, Dauphin, Delaware, Elk, Erie, Fayette, Forest, Franklin, Fulton, Greene, Huntingdon, Indiana, Jefferson, Juniata, Lackawanna, Lancaster, Lawrence, Lebanon, Lehigh, Luzerne, McKean, Mercer, Mifflin, Monroe, Montgomery, Montour, Northampton, Perry, Philadelphia, Potter, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Tioga, Venango, Warren, Washington, Wayne, Westmoreland, Wyoming, York



Market Landscape	
Est. DSNP Eligibles	460,768
DSNP Enrollees	140,833
DSNP Penetration (All Plans)	30.6%
Total UHC DSNP Enrollees	15,359
UHC DSNP Market Share	10.9%

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- Current Footprint
- Footprint Expansion



2020

# GREATER PHILADELPHIA

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage Choice Plan 1 (PPO)
Plan ID	H2228-085-000 	H1944-009-000	H2228-037-000 
Plan Highlights	<b>New!</b> LPPO offers \$0 premium, \$0 PCP with popular ancillaries. Plan includes \$500 medical deductible. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	Low premium plan for those shopping on value and low out-of-pocket costs	Open access plan with low out-of-pocket costs and additional ancillaries, including transportation. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	<b>Pennsylvania:</b> Bucks, Chester, Philadelphia	<b>Pennsylvania:</b> Bucks, Chester, Philadelphia	<b>Pennsylvania:</b> Bucks, Chester, Philadelphia
Premium	\$0	\$29	\$58
Max Out-of-Pocket	\$6,700	\$6,700	\$6,700
PCP/Specialist Copay	\$0 / \$35; No Referral Required	\$10 / \$40; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$750 per admit	\$345 days 1-5	\$295 days 1-6
ASC/Outpatient Hosp	\$0 - \$350 / \$0 - \$350	\$0 - \$345 / \$0 - \$345	\$0 - \$295 / \$0 - \$295
Lab Copay	\$5	\$5	\$5
Rx Ded.; Rx Copays	\$0; \$0/\$10/\$47/\$100/33%	\$200 Tiers 4-5; \$0/\$10/\$47/\$100/29%	\$295 Tiers 4-5; \$0/\$10/\$47/\$100/27%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Virtual Visits, NurseLine, Transportation, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, Virtual Visits, NurseLine, Transportation, Platinum Dental Rider Available

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 New Plan


2020

# OUTSIDE PHILADELPHIA

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)
Plan ID	H1944-024-000	H2228-035-000 	H2228-036-000 
Plan Highlights	Low premium plan for those shopping on value and low out-of-pocket costs	Open access plan with low out-of-pocket costs and additional ancillaries, including Catalog. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	Open access plan with low out-of-pocket costs and additional ancillaries. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	<b>Pennsylvania:</b> Berks, Dauphin, Lancaster, Lebanon, Lehigh, Northampton, York	<b>Pennsylvania:</b> Berks, Dauphin, Erie, Lancaster, Lebanon, Lehigh, Northampton, York	<b>Pennsylvania:</b> Berks, Dauphin, Erie, Lancaster, Lebanon, Lehigh, Northampton, York
Premium	\$19.50	\$25	\$58
Max Out-of-Pocket	\$6,700	\$6,700	\$5,900
PCP/Specialist Copay	\$0 / \$35; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$345 days 1-5	\$390 days 1-5	\$295 days 1-6
ASC/Outpatient Hosp	\$0 - \$345 / \$0 - \$345	\$0 - \$350 / \$0 - \$350	\$0 - \$295 / \$0 - \$295
Lab Copay	\$5	\$5	\$5
Rx Ded.; Rx Copays	\$130 Tiers 3-5; \$4/\$12/\$47/\$100/30%	\$95 Tiers 3-5; \$2/\$8/\$47/\$100/31%	\$150 Tiers 4-5; \$2/\$8/\$47/\$100/30%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Virtual Visits, NurseLine, Transportation, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, Virtual Visits, NurseLine

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2020

# OUTSIDE PHILADELPHIA

## PRODUCT BENEFIT GRID

<b>Plan Name</b>	AARP® Medicare Advantage Choice Plan 3 (PPO)
<b>Plan ID</b>	H2228-086-000 
<b>Plan Highlights</b>	<b>New!</b> LPPO offers \$0 premium, \$0 PCP with popular ancillaries. \$0 Tier 1 and Tier 2 Rx copays at Retail. Plan includes \$750 medical deductible. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
<b>Service Area</b>	<b>Pennsylvania:</b> Berks, Dauphin, Erie, Lancaster, Lebanon, Lehigh, Northampton, York
<b>Premium</b>	\$0
<b>Max Out-of-Pocket</b>	\$6,700
<b>PCP/Specialist Copay</b>	\$0 / \$35; No Referral Required
<b>Inpatient Hospital</b>	\$750 per admit
<b>ASC/Outpatient Hosp</b>	\$0 - \$350 / \$0 - \$350
<b>Lab Copay</b>	\$5
<b>Rx Ded.; Rx Copays</b>	\$0; \$0/\$0/\$47/\$100/33%
<b>Extra Benefits</b>	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine

2020

# WESTERN PENNSYLVANIA

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Plan 3 (HMO)
Plan ID	H1944-010-000	H1944-011-000	H1944-025-000
Plan Highlights	\$0 premium plan with no Rx deductible, no referrals required to see specialists and rich ancillaries	Low premium plan for those shopping on value and low out-of-pocket costs but want rich ancillaries	Premium plan with no referral requirements, lowest out-of-pocket costs and richest ancillaries including comprehensive Dental, Vision, Hearing, Catalog and Transportation
Service Area	<b>Pennsylvania:</b> Allegheny, <b>Armstrong</b> , Beaver, Butler, Clarion, Crawford, Erie, Fayette, Forest, Greene, Jefferson, Lawrence, Mercer, Venango, Warren, Washington, Westmoreland	<b>Pennsylvania:</b> Allegheny, <b>Armstrong</b> , Beaver, Butler, Clarion, Crawford, Erie, Fayette, Forest, Greene, Jefferson, Lawrence, Mercer, Venango, Warren, Washington, Westmoreland	<b>Pennsylvania:</b> Allegheny, <b>Armstrong</b> , Beaver, Butler, Clarion, Crawford, Erie, Fayette, Forest, Greene, Jefferson, Lawrence, Mercer, Venango, Warren, Washington, Westmoreland
Premium	\$0	\$29	\$89
Max Out-of-Pocket	\$6,700	\$5,500	\$4,900
PCP/Specialist Copay	\$0 / \$40; No Referral Required	\$0 / \$30; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$295 days 1-6	\$275 days 1-6	\$350 days 1-4
ASC/Outpatient Hosp	\$0 - \$295 / \$0 - \$295	\$0 - \$275 / \$0 - \$275	\$0 - \$275 / \$0 - \$275
Lab Copay	\$5	\$5	\$5
Rx Ded.; Rx Copays	\$0; \$0/\$10/\$47/\$100/33%	\$0; \$0/\$10/\$47/\$100/33%	\$0; \$0/\$10/\$47/\$100/33%
Extra Benefits	Routine Eye Exam, <b>Eyewear Credit</b> , <b>Routine Hearing Exam</b> , Hearing Aids, Fitness Membership & Fitbit, <b>Preventive &amp; Comprehensive Dental</b> , OTC Catalog, Virtual Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, <b>Eyewear Credit</b> , <b>Routine Hearing Exam</b> , Hearing Aids, Fitness Membership & Fitbit, <b>Preventive &amp; Comprehensive Dental</b> , OTC Catalog, Virtual Visits, NurseLine	Routine Eye Exam, <b>Eyewear Credit</b> , Routine Hearing Exam, Hearing Aids, Fitness Membership & Fitbit, <b>Preventive &amp; Comprehensive Dental</b> , Virtual Visits, NurseLine

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2020

# WESTERN PENNSYLVANIA

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice Plan 3 (PPO)	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)
Plan ID	H2228-086-000	H2228-035-000 	H2228-036-000 
Plan Highlights	<b>New!</b> LPPO offers \$0 premium, \$0 PCP with popular ancillaries. \$0 Tier 1 and Tier 2 Rx copays at Retail. Plan includes \$750 medical deductible. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	Open access plan with low out-of-pocket costs and additional ancillaries, including Catalog. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	Open access plan with low out-of-pocket costs and additional ancillaries. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	<b>Pennsylvania:</b> Berks, Dauphin, Erie, Lancaster, Lebanon, Lehigh, Northampton, York	<b>Pennsylvania:</b> Berks, Dauphin, Erie, Lancaster, Lebanon, Lehigh, Northampton, York	<b>Pennsylvania:</b> Berks, Dauphin, Erie, Lancaster, Lebanon, Lehigh, Northampton, York
Premium	\$0	\$25	\$58
Max Out-of-Pocket	\$6,700	\$6,700	\$5,900
PCP/Specialist Copay	\$0 / \$35; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$750 per admit	\$390 days 1-5	\$295 days 1-6
ASC/Outpatient Hosp	\$0 - \$350 / \$0 - \$350	\$0 - \$350 / \$0 - \$350	\$0 - \$295 / \$0 - \$295
Lab Copay	\$5	\$5	\$5
Rx Ded.; Rx Copays	\$0; \$0/\$0/\$47/\$100/33%	\$95 Tiers 3-5; \$2/\$8/\$47/\$100/31%	\$150 Tiers 4-5; \$2/\$8/\$47/\$100/30%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, Virtual Visits, NurseLine

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 New Plan


2020

# WESTERN PENNSYLVANIA

## PRODUCT BENEFIT GRID

<b>Plan Name</b>	AARP® Medicare Advantage Essential (HMO)
<b>Plan ID</b>	H1944-030-000
<b>Plan Highlights</b>	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA coverage
<b>Service Area</b>	<b>Pennsylvania:</b> Allegheny, <a href="#">Armstrong</a> , Beaver, Butler, Clarion, Crawford, Erie, Fayette, Forest, Greene, Jefferson, Lawrence, Mercer, Venango, Warren, Washington, Westmoreland
<b>Premium</b>	\$0
<b>Max Out-of-Pocket</b>	<b>\$5,500</b>
<b>PCP/Specialist Copay</b>	<b>\$0 / \$30</b> ; No Referral Required
<b>Inpatient Hospital</b>	\$275 days 1-6
<b>ASC/Outpatient Hosp</b>	<b>\$0 - \$275 / \$0 - \$275</b>
<b>Lab Copay</b>	\$5
<b>Rx Ded.; Rx Copays</b>	Not Covered
<b>Extra Benefits</b>	Routine Eye Exam, <a href="#">Eyewear Credit</a> , <a href="#">Routine Hearing Exam</a> , Hearing Aids, Fitness Membership & Fitbit, <a href="#">Preventive &amp; Comprehensive Dental</a> , Virtual Visits, NurseLine

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2020

# PENNSYLVANIA DUAL

## PRODUCT BENEFIT GRID

<b>Plan Name</b>	UnitedHealthcare Dual Complete® (HMO SNP)
<b>Plan ID</b>	H3113-009-000
<b>Plan Highlights</b>	\$125 per quarter for OTC products with debit card plus additional \$200 through mail order, \$3,000 dental allowance for covered services, \$0 copay virtual doctor visits, and \$0 copay virtual visits for mental health using online technology. Includes 17 expansion counties with an estimated 54,000 new eligibles
<b>Service Area</b>	<b>Pennsylvania:</b> Adams, Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bradford, Bucks, Butler, Cambria, Cameron, Carbon, Chester, Clarion, Clearfield, Crawford, Cumberland, Dauphin, Delaware, Elk, Erie, Fayette, Forest, Franklin, Fulton, Greene, Huntingdon, Indiana, Jefferson, Juniata, Lackawanna, Lancaster, Lawrence, Lebanon, Lehigh, Luzerne, McKean, Mercer, Mifflin, Monroe, Montgomery, Montour, Northampton, Perry, Philadelphia, Potter, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Tioga, Venango, Warren, Washington, Wayne, Westmoreland, Wyoming, York
<b>Premium</b>	\$0 for Full Duals
<b>Extra Benefits</b>	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, OTC Debit Card, Acupuncture/Chiropractic, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation, Meal Benefit

### Rhode Island

#### Medicare Advantage 2020 Service Area



● Current Footprint

### State Landscape

Eligibles (as of 2019-05-01)	232,077
<i>Estimated DSNP Eligibles<sup>2</sup></i>	43,472
YOY Eligible Growth <sup>1</sup>	4.7%
MA Penetration <sup>1</sup>	39.9%
YOY MA Enrollment Growth <sup>1</sup>	6.2%
UHC Market Share <sup>1</sup>	29.4%

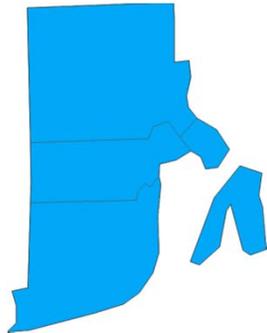
<sup>1</sup> May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.

<sup>2</sup> UHC Dual SNP service area only; Estimated DSNP Eligibles are projected based on June 2018 CMS.gov data (includes approx. 5K partial duals who may or may not be eligible).

# RHODE ISLAND

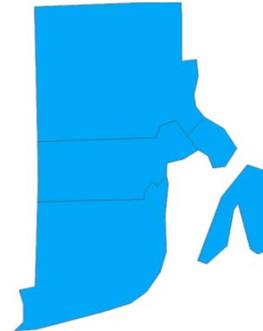
## MARKET LANDSCAPE

**Rhode Island:** Bristol, Kent, Newport, Providence, Washington



Market Landscape	
Eligibles (as of 2019-05-01)	232,077
YOY Eligible Growth	4.7%
MA Non-SNP Penetration	31.3%
YOY MA Non-SNP Enrollment Growth	3.8%
UHC Non-SNP Market Share	30.4%

**Rhode Island Dual:** Bristol, Kent, Newport, Providence, Washington



Market Landscape	
Est. DSNP Eligibles	43,472
DSNP Enrollees	3,384
DSNP Penetration (All Plans)	7.8%
Total UHC DSNP Enrollees	3,384
UHC DSNP Market Share	100.0%

2020

# RHODE ISLAND

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Choice (Regional PPO)
Plan ID	H1944-016-000	H1944-014-000	R7444-001-000 
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS is for dental only	Low premium plan for those shopping on value and low out-of-pocket costs. POS is for dental only	Open access plan for those seeking provider choice state-wide and across the country. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	<b>Rhode Island:</b> Bristol, Kent, Newport, Providence, Washington	<b>Rhode Island:</b> Bristol, Kent, Newport, Providence, Washington	Statewide
Premium	\$0	\$14	\$47
Max Out-of-Pocket	\$5,100	\$4,500	\$5,500
PCP/Specialist Copay	\$0 / \$40; Referral Required	\$0 / \$35; Referral Required	\$15 / \$45; No Referral Required
Inpatient Hospital	\$345 days 1-5	\$310 days 1-5	\$395 days 1-4
ASC/Outpatient Hosp	\$0 - \$345 / \$0 - \$345	\$0 - \$310 / \$0 - \$310	\$0 - \$395 / \$0 - \$395
Lab Copay	\$0	\$0	\$10
Rx Ded.; Rx Copays	\$150 Tiers 4-5; \$2/\$9/\$47/\$100/30%	\$75 Tiers 4-5; \$2/\$9/\$47/\$100/31%	\$295 Tiers 3-5; \$3/\$12/\$47/\$100/27%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, Virtual Mental Health Visits, NurseLine	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, Virtual Mental Health Visits, NurseLine	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Preventive Dental w/ Out-of-Network Access, Virtual Visits, Virtual Mental Health Visits, NurseLine, Platinum Dental Rider Available, Fitness Rider Available

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2020

# RHODE ISLAND

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 3 (HMO-POS)	AARP® Medicare Advantage Essential (HMO-POS)
Plan ID	H1944-020-000	H1944-015-000
Plan Highlights	Mid premium plan with low out-of-pocket costs and rich ancillary benefits. POS is for dental only	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA coverage. POS is for dental only
Service Area	<b>Rhode Island:</b> Bristol, Kent, Newport, Providence, Washington	<b>Rhode Island:</b> Bristol, Kent, Newport, Providence, Washington
Premium	\$73	\$0
Max Out-of-Pocket	\$4,500	\$4,500
PCP/Specialist Copay	\$0 / \$30; Referral Required	\$0 / \$40; Referral Required
Inpatient Hospital	\$295 days 1-5	\$310 days 1-5
ASC/Outpatient Hosp	\$0 - \$295 / \$0 - \$295	\$0 - \$310 / \$0 - \$310
Lab Copay	\$0	\$10
Rx Ded.; Rx Copays	\$0; \$2/\$8/\$47/\$100/33%	Not Covered
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, Virtual Mental Health Visits, NurseLine	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, Virtual Mental Health Visits, NurseLine

2020

# RHODE ISLAND DUAL

## PRODUCT BENEFIT GRID

<b>Plan Name</b>	UnitedHealthcare Dual Complete® (HMO SNP)
<b>Plan ID</b>	H3113-010-000
<b>Plan Highlights</b>	\$200 per quarter for OTC products through mail order, \$3,000 dental allowance for covered services, \$0 copay virtual doctor visits, Renew Active fitness membership plus Fitbit activity tracker
<b>Service Area</b>	<b>Rhode Island:</b> Bristol, Kent, Newport, Providence, Washington
<b>Premium</b>	\$0 for Full Duals
<b>Extra Benefits</b>	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, <a href="#">Hearing Aids</a> , <a href="#">Fitness Membership &amp; Fitbit</a> , <a href="#">Preventive &amp; Comprehensive Dental</a> , OTC Catalog, Acupuncture/Chiropractic, Personal Emergency Response System, <a href="#">Virtual Visits</a> , NurseLine, <a href="#">Meal Benefit</a> , Caregiver Support

# VERMONT

## STATE LANDSCAPE

### Vermont

#### Medicare Advantage 2020 Service Area



● Current Footprint

State Landscape	
Eligibles (as of 2019-05-01)	155,739
YOY Eligible Growth <sup>1</sup>	5.8%
MA Penetration <sup>1</sup>	8.9%
YOY MA Enrollment Growth <sup>1</sup>	20.3%
UHC Market Share <sup>1</sup>	83.4%

<sup>1</sup> May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.

# VERMONT

## MARKET LANDSCAPE

**Vermont:** Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor



Market Landscape	
Eligibles (as of 2019-05-01)	155,739
YOY Eligible Growth	5.8%
MA Non-SNP Penetration	8.9%
YOY MA Non-SNP Enrollment Growth	20.3%
UHC Non-SNP Market Share	83.4%

**Vermont PFFS:** Caledonia, Essex, Franklin, Grand Isle



Market Landscape	
Eligibles (as of 2019-05-01)	22,077
YOY Eligible Growth	6.3%
MA Non-SNP Penetration	8.2%
YOY MA Non-SNP Enrollment Growth	20.3%
UHC Non-SNP Market Share	91.3%

2020

# VERMONT

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 3 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H1944-032-000	H1944-018-000	H1944-028-000
Plan Highlights	<b>New!</b> HMO offers \$0 premium, \$0 PCP with popular ancillaries. Plan includes \$1,000 medical deductible	Low premium plan for those shopping on value and low out-of-pocket costs. Now with \$0 copay Virtual Visits!	Mid premium plan with lower out-of-pocket costs and rich ancillary benefits. Now with \$0 PCP and Virtual Visit copays!
Service Area	<b>Vermont:</b> Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor	<b>Vermont:</b> Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor	<b>Vermont:</b> Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor
Premium	\$0	\$20	\$62
Max Out-of-Pocket	\$6,700	\$6,700	\$5,900
PCP/Specialist Copay	\$0 / \$35; No Referral Required	\$10 / \$45; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$750 per admit	\$450 days 1-4	\$390 days 1-5
ASC/Outpatient Hosp	\$0 - \$295 / \$0 - \$395	\$0 - \$350 / \$0 - \$450	\$0 - \$295 / \$0 - \$395
Lab Copay	\$10	\$10	\$10
Rx Ded.; Rx Copays	\$0; \$0/\$10/\$47/\$100/33%	\$250 Tiers 3-5; \$3/\$12/\$47/\$100/28%	\$150 Tiers 3-5; \$3/\$12/\$47/\$100/30%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Virtual Visits, Virtual Mental Health Visits, NurseLine	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Virtual Visits, Virtual Mental Health Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership & Fitbit, Preventive Dental, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation, Platinum Dental Rider Available

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 New Plan


2020

# VERMONT

## PRODUCT BENEFIT GRID

<b>Plan Name</b>	AARP® Medicare Advantage Choice (Regional PPO)
<b>Plan ID</b>	R7444-001-000 
<b>Plan Highlights</b>	Open access plan for those seeking provider choice state-wide and across the country. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
<b>Service Area</b>	Statewide
<b>Premium</b>	\$47
<b>Max Out-of-Pocket</b>	\$5,500
<b>PCP/Specialist Copay</b>	\$15 / \$45; No Referral Required
<b>Inpatient Hospital</b>	\$395 days 1-4
<b>ASC/Outpatient Hosp</b>	\$0 - \$395 / \$0 - \$395
<b>Lab Copay</b>	\$10
<b>Rx Ded.; Rx Copays</b>	\$295 Tiers 3-5; \$3/\$12/\$47/\$100/27%
<b>Extra Benefits</b>	Routine Eye Exam, <a href="#">Eyewear Credit</a> , <a href="#">Routine Hearing Exam</a> , Hearing Aids, Preventive Dental w/ Out-of-Network Access, <a href="#">Virtual Visits</a> , <a href="#">Virtual Mental Health Visits</a> , NurseLine, Platinum Dental Rider Available, Fitness Rider Available

2020

# VERMONT

## PRODUCT BENEFIT GRID

<b>Plan Name</b>	UnitedHealthcare® Medicare Advantage Assure (PPO)
<b>Plan ID</b>	H0271-012-000
<b>Plan Highlights</b>	Plan designed for those with both Medicare and Medicaid - best for Full Duals
<b>Service Area</b>	<b>Vermont:</b> Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor
<b>Premium</b>	\$0 for Full Duals
<b>Max Out-of-Pocket</b>	\$6,700
<b>PCP/Specialist Copay</b>	\$0 for Full Duals / \$0 for Full Duals; No Referral Required
<b>Inpatient Hospital</b>	\$0 for Full Duals
<b>ASC/Outpatient Hosp</b>	\$0 for Full Duals
<b>Lab Copay</b>	\$0 for Full Duals
<b>Rx Ded.; Rx Copays</b>	Varies by LIS Level
<b>Extra Benefits</b>	Routine Eye Exam, <a href="#">Eyewear Credit</a> , Routine Hearing Exam, <a href="#">Hearing Aids</a> , Fitness Membership, <a href="#">Preventive &amp; Comprehensive Dental w/ Out-of-Network Access</a> , OTC Catalog, Personal Emergency Response System, <a href="#">Virtual Visits</a> , <a href="#">Virtual Mental Health Visits</a> , NurseLine, Transportation

2020

# VERMONT PFFS

## PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare® MedicareDirect Essential (PFFS)	UnitedHealthcare® MedicareDirect Rx (PFFS)
Plan ID	H5435-001-000	H5435-024-000
Plan Highlights	Non-network PFFS plan allows you to see any doctor who accepts Medicare. Designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA benefits	Non-network PFFS plan allows you to see any doctor who accepts Medicare with built in Part D coverage
Service Area	<p><b>AZ:</b> Navajo; <b>GA:</b> Calhoun, Decatur, Grady, Lanier, Thomas; <b>KS:</b> Chase, Cheyenne, Clay, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Neosho, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington, Wilson; <b>KY:</b> Calloway, Christian, Marshall; <b>MO:</b> Adair, Cape Girardeau, Clark, Daviess, Grundy, Iron, Madison, Mercer, New Madrid, Putnam, Schuyler, Scotland, Scott, Shannon, Stoddard, Sullivan; <b>MT:</b> Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan; <b>NE:</b> Arthur, Banner, Blaine, Boone, Buffalo, Cedar, Cheyenne, Dakota, Dawes, Dawson, Gosper, Hall, Hooker, Keith, Keya Paha, Knox, Logan, Loup, McPherson, Madison, Merrick, Morrill, Nance, Perkins, Platte, Scotts Bluff, Sheridan, Sherman, Stanton, Thomas, Wheeler; <b>OK:</b> Latimer; <b>TX:</b> Brewster, Brown, Calhoun, Crane, Culberson, De Witt; Duval,, Goliad, Gonzales, Jack, Jackson, Karnes, La Salle, Live Oak, Loving, Mc Mullen, Pecos, Presidio, Reeves, Refugio, Terrell, Ward, Winkler; <b>VT:</b> Caledonia, Essex, Franklin, Grand Isle; <b>VA:</b> Augusta, Carroll, Greensville, Harrisonburg City, Patrick, Rockingham, Staunton City, Waynesboro City; <b>WY:</b> Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston; <b>H5435-001 only:</b> <b>KS:</b> Anderson, Cloud; <b>MT:</b> Valley; <b>NE:</b> Box Butte, Dixon, Hamilton, Kearney; <b>VA:</b> Emporia</p>	
Premium	\$40	\$64
Max Out-of-Pocket	\$6,700	\$6,700
PCP/Specialist Copay	\$25 / \$50; No Referral Required	\$25 / \$50; No Referral Required
Inpatient Hospital	\$395 days 1-4	\$395 days 1-4
ASC/Outpatient Hosp	\$0 - \$395 / \$0 - \$395	\$0 - \$395 / \$0 - \$395
Lab Copay	\$10	\$10
Rx Ded.; Rx Copays	Not Covered	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/27%
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Nurse Line	Routine Eye Exam, Routine Hearing Exam, Nurse Line

## Virginia

### Medicare Advantage 2020 Service Area



- Current Footprint
- Footprint Expansion
- Dual Only Footprint

## State Landscape

Eligibles (as of 2019-05-01)	1,623,670
<i>Estimated DSNP Eligibles<sup>2</sup></i>	201,275
YOY Eligible Growth <sup>1</sup>	6.4%
MA Penetration <sup>1</sup>	16.2%
YOY MA Enrollment Growth <sup>1</sup>	15.3%
UHC Market Share <sup>1</sup>	20.5%

<sup>1</sup> May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.  
<sup>2</sup> UHC Dual SNP service area only; Estimated DSNP Eligibles are projected based on June 2018 CMS.gov data (includes approx. 34K partial duals who may or may not be eligible).

# VIRGINIA

## MARKET LANDSCAPE

**Richmond:** Amelia, Charles City, Chesterfield, Colonial Heights City, Goochland, Hanover, Henrico, Hopewell City, New Kent, Petersburg City, Powhatan, Richmond City



Market Landscape	
Eligibles (as of 2019-05-01)	229,756
YOY Eligible Growth	6.8%
MA Non-SNP Penetration	17.2%
YOY MA Non-SNP Enrollment Growth	10.2%
UHC Non-SNP Market Share	14.7%

**Roanoke:** Alleghany, Amherst, Appomattox, Augusta, Botetourt, Buena Vista City, Covington City, Craig, Floyd, Franklin, Harrisonburg City, Lexington City, Montgomery, Radford City, Roanoke, Roanoke City, Rockbridge, Rockingham, Salem City, Staunton City, Waynesboro City



Market Landscape	
Eligibles (as of 2019-05-01)	190,698
YOY Eligible Growth	5.4%
MA Non-SNP Penetration	14.9%
YOY MA Non-SNP Enrollment Growth	9.5%
UHC Non-SNP Market Share	36.2%

**Tidewater:** Chesapeake City, Hampton City, James City, Newport News City, Norfolk City, Portsmouth City, Poquoson City, Suffolk City, Virginia Beach City, Williamsburg City, York



Market Landscape	
Eligibles (as of 2019-05-01)	294,234
YOY Eligible Growth	6.8%
MA Non-SNP Penetration	16.0%
YOY MA Non-SNP Enrollment Growth	13.3%
UHC Non-SNP Market Share	9.2%

**Virginia North:** Alexandria City, Arlington, Clarke, Fairfax City, Fairfax, Falls Church City, Frederick, Loudoun, Manassas City, Manassas Park City, Prince William, Warren, Winchester City

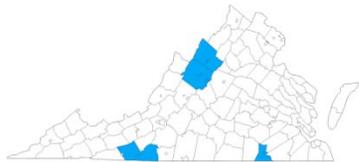


Market Landscape	
Eligibles (as of 2019-05-01)	360,664
YOY Eligible Growth	8.0%
MA Non-SNP Penetration	10.3%
YOY MA Non-SNP Enrollment Growth	15.1%
UHC Non-SNP Market Share	14.9%

# VIRGINIA

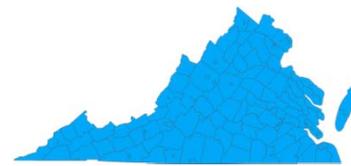
## MARKET LANDSCAPE

**Virginia PFFS:** Augusta, Carroll, Emporia City, Greenville, Harrisonburg City, Patrick, Rockingham, Staunton City, Waynesboro City



Market Landscape	
Eligibles (as of 2019-05-01)	75,303
YOY Eligible Growth	5.5%
MA Non-SNP Penetration	11.5%
YOY MA Non-SNP Enrollment Growth	7.0%
UHC Non-SNP Market Share	42.8%

**Virginia Dual:** All counties in state



Market Landscape	
Est. DSNP Eligibles	201,275
DSNP Enrollees	21,506
DSNP Penetration (All Plans)	10.7%
Total UHC DSNP Enrollees	11,691
UHC DSNP Market Share	54.4%

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● Current Footprint



2020

# RICHMOND

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H5253-111-002	H5253-112-002
Plan Highlights	\$0 premium plan with rich ancillary benefits	Mid premium plan for those shopping on value and low out-of-pocket costs
Service Area	<b>Virginia:</b> Amelia, <b>Charles City</b> , Chesterfield, Colonial Heights City, Goochland, Hanover, Henrico, <b>Hopewell City</b> , <b>New Kent</b> , Petersburg City, Powhatan, Richmond City	<b>Virginia:</b> Amelia, <b>Charles City</b> , Chesterfield, Colonial Heights City, Goochland, Hanover, Henrico, <b>Hopewell City</b> , <b>New Kent</b> , Petersburg City, Powhatan, Richmond City
Premium	\$0	\$44
Max Out-of-Pocket	\$4,900	\$4,400
PCP/Specialist Copay	\$0 / \$35; No Referral Required	\$0 / \$25; No Referral Required
Inpatient Hospital	\$295 days 1-6	\$250 days 1-5
ASC/Outpatient Hosp	\$0 - \$295 / \$0 - \$295	\$0 - \$250 / \$0 - \$250
Lab Copay	\$0	\$5
Rx Ded.; Rx Copays	\$150 Tiers 4-5; \$3/\$13/\$47/\$100/30%	\$0; \$3/\$12/\$47/\$100/33%
Extra Benefits	Routine Eye Exam, <b>Eyewear Credit</b> , <b>Routine Hearing Exam</b> , Hearing Aids, Fitness Membership, <b>Preventive &amp; Comprehensive Dental</b> , OTC Catalog, <b>Virtual Visits</b> , <b>Virtual Mental Health Visits</b> , NurseLine, Transportation	Routine Eye Exam, <b>Eyewear Credit</b> , <b>Routine Hearing Exam</b> , Hearing Aids, Fitness Membership, <b>Preventive &amp; Comprehensive Dental</b> , OTC Catalog, <b>Virtual Visits</b> , <b>Virtual Mental Health Visits</b> , NurseLine, Transportation

2020

# ROANOKE

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H5253-111-001	H5253-112-001
Plan Highlights	\$0 premium plan with rich ancillary benefits.	Mid premium plan for those shopping on value and low out-of-pocket costs.
Service Area	<b>Virginia:</b> Alleghany, Amherst, Appomattox, Augusta, Botetourt, Buena Vista City, Covington City, Craig, Floyd, Franklin, <b>Harrisonburg City</b> , Lexington City, Montgomery, Radford City, Roanoke, Roanoke City, Rockbridge, <b>Rockingham</b> , Salem City, Staunton City, Waynesboro City	<b>Virginia:</b> Alleghany, Amherst, Appomattox, Augusta, Botetourt, Buena Vista City, Covington City, Craig, Floyd, Franklin, <b>Harrisonburg City</b> , Lexington City, Montgomery, Radford City, Roanoke, Roanoke City, Rockbridge, <b>Rockingham</b> , Salem City, Staunton City, Waynesboro City
Premium	\$0	\$39
Max Out-of-Pocket	\$5,900	\$4,900
PCP/Specialist Copay	\$0 / \$40; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$295 days 1-6	\$250 days 1-5
ASC/Outpatient Hosp	\$0 - \$295 / \$0 - \$295	\$0 - \$250 / \$0 - \$250
Lab Copay	\$5	\$5
Rx Ded.; Rx Copays	\$150 Tiers 4-5; \$3/\$13/\$47/\$100/30%	\$0; \$3/\$12/\$47/\$100/33%
Extra Benefits	Routine Eye Exam, <b>Eyewear Credit</b> , <b>Routine Hearing Exam</b> , Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, <b>Virtual Visits</b> , <b>Virtual Mental Health Visits</b> , NurseLine, Transportation, <b>Platinum Dental Rider Available</b>	Routine Eye Exam, <b>Eyewear Credit</b> , <b>Routine Hearing Exam</b> , Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, <b>OTC Catalog</b> , <b>Virtual Visits</b> , <b>Virtual Mental Health Visits</b> , NurseLine, Transportation

2020

# TIDEWATER

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H5253-087-000	H5253-088-000
Plan Highlights	\$0 premium plan with rich ancillary benefits	Mid premium plan for those shopping on value and low out-of-pocket costs
Service Area	<b>Virginia:</b> Chesapeake City, Hampton City, James City, Newport News City, Norfolk City, <b>Poquoson City</b> , Portsmouth City, Suffolk City, Virginia Beach City, Williamsburg City, York	<b>Virginia:</b> Chesapeake City, Hampton City, James City, Newport News City, Norfolk City, <b>Poquoson City</b> , Portsmouth City, Suffolk City, Virginia Beach City, Williamsburg City, York
Premium	\$0	\$49
Max Out-of-Pocket	\$4,900	\$4,500
PCP/Specialist Copay	\$0 / \$30; No Referral Required	\$0 / \$25; No Referral Required
Inpatient Hospital	\$245 days 1-6	\$200 days 1-5
ASC/Outpatient Hosp	\$0 - \$245 / \$0 - \$245	\$0 - \$200 / \$0 - \$200
Lab Copay	\$5	\$5
Rx Ded.; Rx Copays	\$95 Tiers 4-5; \$3/\$12/ <del>\$47</del> / <del>\$100</del> /31%	\$0; \$3/ <del>\$12</del> / <del>\$47</del> / <del>\$100</del> /33%
Extra Benefits	Routine Eye Exam, <b>Eyewear Credit</b> , <b>Routine Hearing Exam</b> , Hearing Aids, Fitness Membership, <b>Preventive &amp; Comprehensive Dental</b> , <b>OTC Catalog</b> , <b>Virtual Visits</b> , <b>Virtual Mental Health Visits</b> , NurseLine, <b>Transportation</b>	Routine Eye Exam, <b>Eyewear Credit</b> , <b>Routine Hearing Exam</b> , Hearing Aids, Fitness Membership, <b>Preventive &amp; Comprehensive Dental</b> , <b>OTC Catalog</b> , <b>Virtual Visits</b> , <b>Virtual Mental Health Visits</b> , NurseLine, <b>Transportation</b>

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2020

# VIRGINIA NORTH

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H2577-009-000  	H5253-089-000	H5253-090-000
Plan Highlights	<b>New!</b> LPPO offers \$0 premium, \$0 PCP with popular ancillaries. Plan includes \$750 medical deductible. \$0 Tier 1 Rx copays at Walgreens. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	Low premium plan for those shopping on value and low out-of-pocket costs	Premium plan with low out-of-pocket costs and rich ancillary benefits
Service Area	<b>Virginia:</b> Alexandria City, Arlington, Fairfax, Fairfax City, Falls Church City, Loudoun, Manassas City, Manassas Park City, Prince William	<b>Virginia:</b> Alexandria City, Arlington, Clarke, Fairfax, Fairfax City, Falls Church City, Frederick, Loudoun, Manassas City, Manassas Park City, Prince William, Warren, Winchester City	<b>Virginia:</b> Alexandria City, Arlington, Clarke, Fairfax, Fairfax City, Falls Church City, Frederick, Loudoun, Manassas City, Manassas Park City, Prince William, Warren, Winchester City
Premium	\$0	\$19	\$86
Max Out-of-Pocket	\$6,700	\$6,700	\$4,900
PCP/Specialist Copay	\$0 / \$35; No Referral Required	\$0 / \$30; No Referral Required	\$0 / \$25; No Referral Required
Inpatient Hospital	\$345 days 1-4	\$250 days 1-5	\$195 days 1-4
ASC/Outpatient Hosp	\$0 - \$345 / \$0 - \$345	\$0 - \$250 / \$0 - \$250	\$0 - \$195 / \$0 - \$195
Lab Copay	\$5	\$0	\$5
Rx Ded.; Rx Copays	\$195 Tiers 3-5; \$0/\$5/\$47/\$100/29% (Preferred)	\$95 Tiers 4-5; \$3/\$12/\$47/\$100/31%	\$0; \$3/\$12/\$47/\$100/33%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership & Fitbit, Preventive & Comprehensive Dental w/ Out-of-Network Access, Acupuncture/Chiropractic, Virtual Visits, Virtual Mental Health Visits, NurseLine	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership & Fitbit, Preventive & Comprehensive Dental, OTC Catalog, Acupuncture/Chiropractic, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, Virtual Visits, Virtual Mental Health Visits, NurseLine

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 New Plan


2020

# VIRGINIA PFFS

## PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare® MedicareDirect Essential (PFFS)	UnitedHealthcare® MedicareDirect Rx (PFFS)
Plan ID	H5435-001-000	H5435-024-000
Plan Highlights	Non-network PFFS plan allows you to see any doctor who accepts Medicare. Designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA benefits	Non-network PFFS plan allows you to see any doctor who accepts Medicare with built in Part D coverage
Service Area	<p><b>AZ:</b> Navajo; <b>GA:</b> Calhoun, Decatur, Grady, Lanier, Thomas; <b>KS:</b> Chase, Cheyenne, Clay, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Neosho, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington, Wilson; <b>KY:</b> Calloway, Christian, Marshall; <b>MO:</b> Adair, Cape Girardeau, Clark, Daviess, Grundy, Iron, Madison, Mercer, New Madrid, Putnam, Schuyler, Scotland, Scott, Shannon, Stoddard, Sullivan; <b>MT:</b> Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan; <b>NE:</b> Arthur, Banner, Blaine, Boone, Buffalo, Cedar, Cheyenne, Dakota, Dawes, Dawson, Gosper, Hall, Hooker, Keith, Keya Paha, Knox, Logan, Loup, McPherson, Madison, Merrick, Morrill, Nance, Perkins, Platte, Scotts Bluff, Sheridan, Sherman, Stanton, Thomas, Wheeler; <b>OK:</b> Latimer; <b>TX:</b> Brewster, Brown, Calhoun, Crane, Culberson, De Witt; Duval,, Goliad, Gonzales, Jack, Jackson, Karnes, La Salle, Live Oak, Loving, Mc Mullen, Pecos, Presidio, Reeves, Refugio, Terrell, Ward, Winkler; <b>VT:</b> Caledonia, Essex, Franklin, Grand Isle; <b>VA:</b> Augusta, Carroll, Greensville, Harrisonburg City, Patrick, Rockingham, Staunton City, Waynesboro City; <b>WY:</b> Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston; <b>H5435-001 only:</b> <b>KS:</b> Anderson, Cloud; <b>MT:</b> Valley; <b>NE:</b> Box Butte, Dixon, Hamilton, Kearney; <b>VA:</b> Emporia</p>	
Premium	\$40	\$64
Max Out-of-Pocket	\$6,700	\$6,700
PCP/Specialist Copay	\$25 / \$50; No Referral Required	\$25 / \$50; No Referral Required
Inpatient Hospital	\$395 days 1-4	\$395 days 1-4
ASC/Outpatient Hosp	\$0 - \$395 / \$0 - \$395	\$0 - \$395 / \$0 - \$395
Lab Copay	\$10	\$10
Rx Ded.; Rx Copays	Not Covered	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/27%
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Nurse Line	Routine Eye Exam, Routine Hearing Exam, Nurse Line

2020

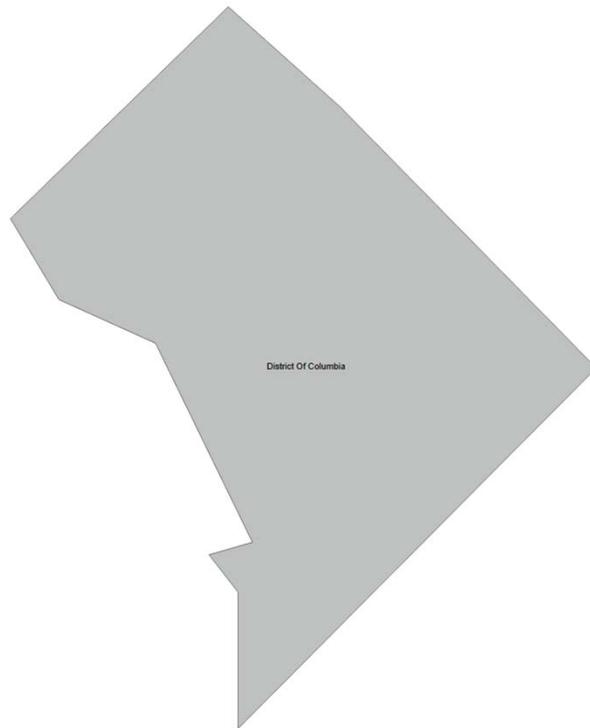
# VIRGINIA DUAL

## PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare Dual Complete® (HMO SNP)	UnitedHealthcare Dual Complete® RP (Regional PPO SNP)
Plan ID	H7464-001-000	R1548-001-000
Plan Highlights	\$250 per quarter for OTC products with debit card plus additional \$250 through mail order, \$3,000 dental allowance for covered services, Renew Active fitness membership plus Fitbit activity tracker, and \$0 copay virtual doctor visits	\$75 per quarter for OTC products with debit card plus additional \$200 through mail order, \$2,500 dental allowance for covered services, \$0 copay virtual doctor visits, \$0 copay virtual visits for mental health using online technology
Service Area	<p><b>Virginia:</b> Alexandria City, Alleghany, Amelia, Amherst, Appomattox, Arlington, Augusta, Bath, Bland, Botetourt, Bristol City, Brunswick, Buchanan, Buckingham, Buena Vista City, Caroline, Carroll, Charles City, Charlotte, Chesapeake City, Chesterfield, Clarke, Colonial Heights City, Covington City, Craig, Cumberland, Danville City, Dickenson, Dinwiddie, Emporia City, Essex, Fairfax, Fairfax City, Falls Church City, Fauquier, Floyd, Fluvanna, Franklin, Franklin City, Frederick, Fredericksburg City, Galax City, Giles, Gloucester, Goochland, Grayson, Greene, Greensville, Halifax, Hampton City, Hanover, Harrisonburg City, Henrico, Henry, Highland, Hopewell City, Isle of Wight, James City, King and Queen, King George, King William, Lancaster, Lee, Lexington City, Loudoun, Louisa, Lunenburg, Madison, Manassas City, Manassas Park City, Martinsville City, Mathews, Mecklenburg, Middlesex, Montgomery, Nelson, New Kent, Newport News City, Norfolk City, Northampton, Northumberland, Norton City, Nottoway, Orange, Page, Patrick, Petersburg City, Pittsylvania, Poquoson City, Portsmouth City, Powhatan, Prince George, Prince William, Pulaski, Radford City, Rappahannock, Richmond, Richmond City, Roanoke, Roanoke City, Rockbridge, Rockingham, Russell, Salem City, Scott, Shenandoah, Smyth, Southampton, Spotsylvania, Stafford, Staunton City, Suffolk City, Surry, Sussex, Tazewell, Virginia Beach City, Warren, Washington, Waynesboro City, Westmoreland, Williamsburg City, Winchester City, Wise, Wythe, York</p>	Statewide
Premium	\$0 for Full Duals	\$0 for Full Duals
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership & Fitbit, Preventive & Comprehensive Dental, OTC Catalog, OTC Debit Card, Acupuncture/Chiropractic, Personal Emergency Response System, Virtual Visits, NurseLine, Transportation, Meal Benefit, Caregiver Support	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, OTC Debit Card, Chiropractic, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation, Meal Benefit, Caregiver Support

## Washington, D.C.

Medicare Advantage 2020 Service Area



● Dual Only Footprint

### State Landscape

Eligibles (as of 2019-05-01)	100,381
<i>Estimated DSNP Eligibles<sup>2</sup></i>	34,130
YOY Eligible Growth <sup>1</sup>	4.5%
MA Penetration <sup>1</sup>	14.0%
YOY MA Enrollment Growth <sup>1</sup>	14.7%
UHC Market Share <sup>1</sup>	64.0%

<sup>1</sup> May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.

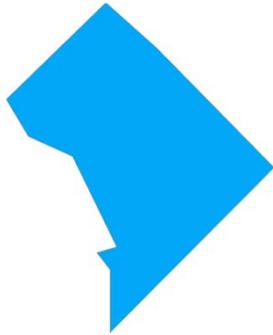
<sup>2</sup> UHC Dual SNP service area only; Estimated DSNP Eligibles are projected based on June 2018 CMS.gov data (includes approx. 100 partial duals who may or may not be eligible).

2020

# WASHINGTON, D.C.

## MARKET LANDSCAPE

Washington, D.C. Dual: District of Columbia



Market Landscape	
Est. DSNP Eligibles	34,130
DSNP Enrollees	9,209
DSNP Penetration (All Plans)	27.0%
Total UHC DSNP Enrollees	8,987
UHC DSNP Market Share	97.6%

2020

# WASHINGTON, D.C. DUAL

## PRODUCT BENEFIT GRID

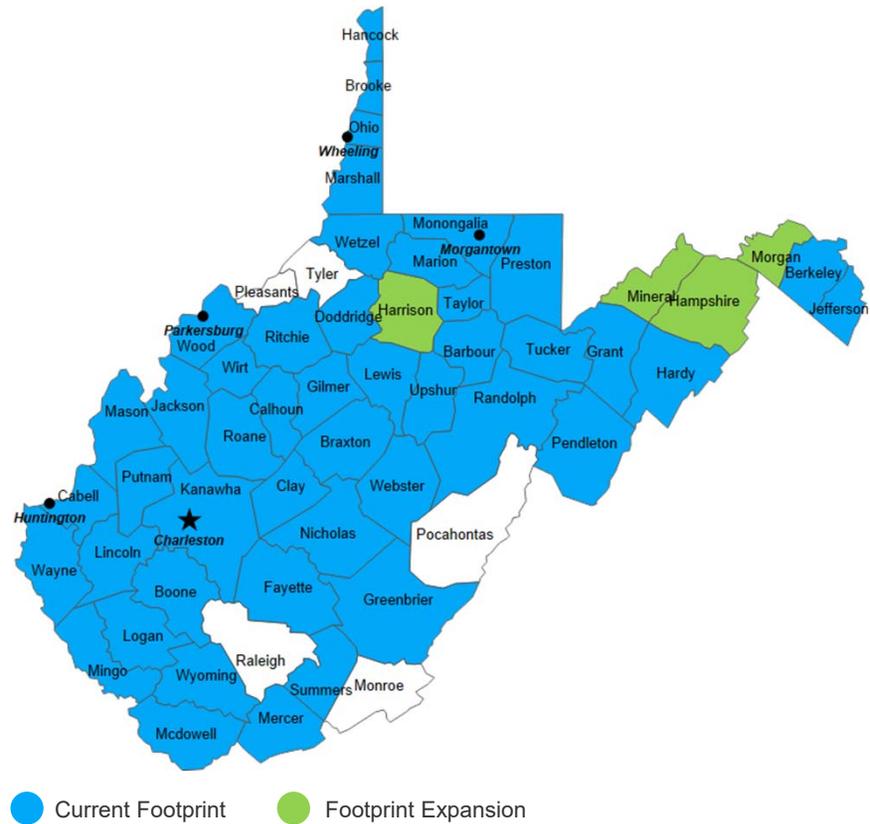
<b>Plan Name</b>	UnitedHealthcare Dual Complete® (PPO SNP)
<b>Plan ID</b>	H2228-045-000
<b>Plan Highlights</b>	\$125 per quarter for OTC products through mail order, \$2,000 dental allowance for covered services, \$0 copay virtual doctor visits, \$0 copays virtual visits for mental health using online technology, and 24/7 personal emergency response system
<b>Service Area</b>	Washington, D.C.: District of Columbia
<b>Premium</b>	\$0 for Full Duals
<b>Extra Benefits</b>	Routine Eye Exam, Eyewear Credit, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, <a href="#">Personal Emergency Response System</a> , <a href="#">Virtual Visits</a> , <a href="#">Virtual Mental Health Visits</a> , NurseLine, Transportation, <a href="#">Meal Benefit</a>

# WEST VIRGINIA

## STATE LANDSCAPE

### West Virginia

#### Medicare Advantage 2020 Service Area



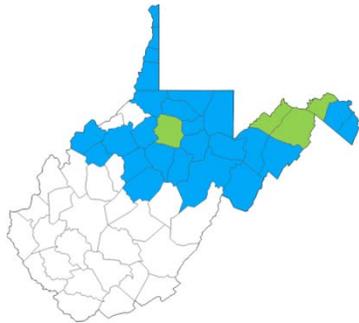
State Landscape	
Eligibles (as of 2019-05-01)	431,212
<i>Estimated DSNP Eligibles<sup>2</sup></i>	79,822
YOY Eligible Growth <sup>1</sup>	3.7%
MA Penetration <sup>1</sup>	14.5%
YOY MA Enrollment Growth <sup>1</sup>	18.2%
UHC Market Share <sup>1</sup>	6.2%

<sup>1</sup> May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.  
<sup>2</sup> UHC Dual SNP service area only; Estimated DSNP Eligibles are projected based on June 2018 CMS.gov data (includes approx. 15K partial duals who may or may not be eligible).

# WEST VIRGINIA

## MARKET LANDSCAPE

**Northern West Virginia:** Barbour, Berkeley, Braxton, Brooke, Doddridge, Gilmer, Grant, **Hampshire**, Hancock, Hardy, **Harrison**, Jefferson, Lewis, Marion, Marshall, **Mineral**, Monongalia, **Morgan**, Ohio, Pendleton, Preston, Randolph, Ritchie, Taylor, Tucker, Upshur, Wetzel, Wirt, Wood



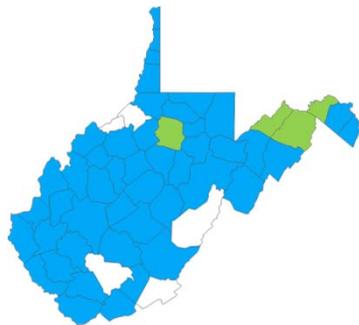
Market Landscape	
Eligibles (as of 2019-05-01)	217,562
YOY Eligible Growth	4.2%
MA Non-SNP Penetration	12.7%
YOY MA Non-SNP Enrollment Growth	13.9%
UHC Non-SNP Market Share	3.9%

**Southern West Virginia:** Boone, Cabell, Calhoun, Clay, Fayette, Greenbrier, Jackson, Kanawha, Lincoln, Logan, McDowell, Mason, Mercer, Mingo, Nicholas, Putnam, Roane, Summers, Wayne, Webster, Wyoming



Market Landscape	
Eligibles (as of 2019-05-01)	213,650
YOY Eligible Growth	3.2%
MA Non-SNP Penetration	14.3%
YOY MA Non-SNP Enrollment Growth	14.5%
UHC Non-SNP Market Share	4.7%

**West Virginia Dual:** Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, **Hampshire**, Hancock, Hardy, **Harrison**, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, McDowell, Marion, Marshall, Mason, Mercer, **Mineral**, Mingo, Monongalia, **Morgan**, Nicholas, Ohio, Pendleton, Preston, Putnam, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Upshur, Wayne, Webster, Wetzel, Wirt, Wood, Wyoming



Market Landscape	
Est. DSNP Eligibles	79,822
DSNP Enrollees	3,949
DSNP Penetration (All Plans)	4.9%
Total UHC DSNP Enrollees	1,348
UHC DSNP Market Share	34.1%

2020

# NORTHERN WEST VIRGINIA

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)
Plan ID	H8211-001-000 	H8211-002-000 
Plan Highlights	Open access plan for those seeking maximum coverage. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	Open access plan with low out-of-pocket costs. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	<b>West Virginia:</b> Barbour, Berkeley, Braxton, Brooke, Doddridge, Gilmer, Grant, Hampshire, Hancock, Hardy, Harrison, Jefferson, Lewis, Marion, Marshall, Mineral, Monongalia, Morgan, Ohio, Pendleton, Preston, Randolph, Ritchie, Taylor, Tucker, Upshur, Wetzel, Wirt, Wood	<b>West Virginia:</b> Barbour, Berkeley, Braxton, Brooke, Doddridge, Gilmer, Grant, Hampshire, Hancock, Hardy, Harrison, Jefferson, Lewis, Marion, Marshall, Mineral, Monongalia, Morgan, Ohio, Pendleton, Preston, Randolph, Ritchie, Taylor, Tucker, Upshur, Wetzel, Wirt, Wood
Premium	\$35	\$82
Max Out-of-Pocket	\$6,700	\$5,900
PCP/Specialist Copay	\$0 / \$40; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$295 days 1-6	\$265 days 1-6
ASC/Outpatient Hosp	\$0 - \$295 / \$0 - \$295	\$0 - \$265 / \$0 - \$265
Lab Copay	\$0	\$0
Rx Ded.; Rx Copays	\$200 Tiers 3-5; \$3/\$12/\$47/\$100/29%	\$100 Tiers 3-5; \$3/\$12/\$47/\$100/31%
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Preventive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, Virtual Mental Health Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, Virtual Mental Health Visits, NurseLine, Platinum Dental Rider Available

2020

# SOUTHERN WEST VIRGINIA

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)
Plan ID	H8211-003-000 	H8211-004-000 
Plan Highlights	Open access plan for those seeking maximum coverage. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	Open access plan with low out-of-pocket costs. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	<b>West Virginia:</b> Boone, Cabell, Calhoun, Clay, Fayette, Greenbrier, Jackson, Kanawha, Lincoln, Logan, Mason, McDowell, Mercer, Mingo, Nicholas, Putnam, Roane, Summers, Wayne, Webster, Wyoming	<b>West Virginia:</b> Boone, Cabell, Calhoun, Clay, Fayette, Greenbrier, Jackson, Kanawha, Lincoln, Logan, Mason, McDowell, Mercer, Mingo, Nicholas, Putnam, Roane, Summers, Wayne, Webster, Wyoming
Premium	\$19	\$66
Max Out-of-Pocket	\$6,700	\$5,900
PCP/Specialist Copay	\$0 / \$40; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$335 days 1-5	\$265 days 1-6
ASC/Outpatient Hosp	\$0 - \$335 / \$0 - \$335	\$0 - \$265 / \$0 - \$265
Lab Copay	\$0	\$0
Rx Ded.; Rx Copays	\$300 Tiers 3-5; \$3/\$12/ <del>\$47</del> / <del>\$100</del> /27%	\$0; \$3/\$12/ <del>\$47</del> / <del>\$100</del> /33%
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Preventive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, Virtual Mental Health Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, Virtual Mental Health Visits, NurseLine, Platinum Dental Rider Available

2020

# WEST VIRGINIA DUAL

## PRODUCT BENEFIT GRID

<b>Plan Name</b>	UnitedHealthcare Dual Complete® (PPO SNP)
<b>Plan ID</b>	H0271-013-000
<b>Plan Highlights</b>	Plan designed for those with both Medicare and Medicaid
<b>Service Area</b>	<b>West Virginia:</b> Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, McDowell, Mercer, Mineral, Mingo, Monongalia, Morgan, Nicholas, Ohio, Pendleton, Preston, Putnam, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Upshur, Wayne, Webster, Wetzel, Wirt, Wood, Wyoming
<b>Premium</b>	\$0 for Full Duals
<b>Extra Benefits</b>	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation